

Society Records \$22 Million

Dollars in Annuity Deposits Life Insurance Sales Total \$4.8 Million in New Issues

By Edward W. Pazo / National President

Croatian Fraternal Union of America concluded the year 2025 on a high note issuing Annuity Contracts worth \$22 Million Dollars through December 31, 2025. The society has long subscribed to the practice of direct contact with members and potential members through organic means. Namely, through our Zajedničar that carries news of our favorable rate of return offered on the CHOICE TWO Annuity and IRA program. Additionally, we rely upon our faithful Lodge officers and membership for their “word of mouth” advertising of the various benefits, financial and social, of membership in the Croatian Fraternal Union of America.

The sales model employed by our society is unique in today’s day and age where insurance companies and the vast majority of fraternal benefit societies utilize the services of professional sales agents to attract Annuity deposits and Life Insurance premium sales. While this method is perfectly fine for all others, our society has been able to thrive to a large degree through our “member get a member” philosophy. This has permitted CFU to afford a broad and varied cultural/sports program while at the same time continue increasing surplus and net wealth of our esteemed and longstanding financial organization.

To say that the financial markets have been turbulent over the past six years is an understatement of great proportions. Historically low interest rates greeted the COVID-19 virus in late 2019 and for the greater part of the next two years. The COVID-19 pandemic triggered the second-largest global recession, causing massive financial disruption through business closures, service sector slumps, surging unemployment, and trillions in lost GDP, particularly impacting service industries, with significant, varied impacts across nations and demographics, leading to widespread government fiscal responses and increased personal debt worries.

Croatian Fraternal Union of America weathered this stressful period all the while continuing to provide valuable financial benefits without failure. Our members enjoyed the benefit of our prudent and well-balanced portfolio of assets which protected their financial interests and safeguarded their future retirement savings. These turbulent times continued the abnormally low interest rates which had been prevalent for nearly twenty years previous-

ly. This was then followed by a period of time where the Federal Reserve caused Interest Rates to rise rapidly to stave off the resulting rampant inflation caused by both Fiscal and Monetary policy of the United States.

At the present time, we find ourselves in an easing cycle that now has the 10-year Treasury Bond in the mid-four-percent range. Our society’s experience has been favorable in that our assets have been largely preserved over a timeframe in which many financial institutions have experienced a reduction in Assets under Management due to outflows of policyholder assets. In reviewing the results for year-end 2025, we find that CFU members have deposited \$22,145,000 into their Annuity and IRA accounts with the society which is an increase of seventy percent (70%) in comparison to the previous year’s total of \$13,023,000.

Members have, in the vast majority, taken advantage of our Choice Two Annuity Contract offering 4.5% for a period of twenty-four months in order to ensure a favorable rate of return on their retirement dollars. We sincerely appreciate the faith and trust that our members have displayed in the Croatian Fraternal Union and its management through the placement of their hard-earned savings into our Annuity and IRA

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54th Annual CFU Ski Festival Meets in Western New York

By Edward W. Pazo / National President

PITTSBURGH, PA – Get ready for a fantastic adventure on the snowy slopes at Holiday Valley! After a wonderful CFU Ski Weekend last year, hosted for the first time at the scenic Holiday Valley Ski Resort in Ellicottville, NY, we are pleased to announce that the 54th Annual CFU SkiFEST will once again take place at this popular all-season resort in western New York.

Welcoming returning participants and guests, as well as more CFU members and friends planning to join us this year, the 2026 CFU SkiFEST will take place February 6-7, at Holiday Valley for all to enjoy this incredible venue.

Preparations are in place as we are ready to greet all CFU members and friends, skiers, snowboarders, and lovers of the great outdoors to Holiday Valley which is a year-round resort featuring 60 slopes and trails, 13 lifts, 3 base lodges and slope-side lodging and dining.

For this year’s event, all indoor CFU SkiFest events will take place in the Fairway Room which is located on the top floor of the Holiday Valley Lodge.

The fun begins on Friday evening, February 6, when the social will start at 8 p.m. We are pleased to welcome the lively renditions of Sedma Brzina of Cleveland, Ohio whose incredible musicians will keep us dancing until 12 midnight. With their high-energy skills and talent, we know they will keep the crowds singing and

dancing all evening long at both our Friday and Saturday night socials.

Throughout the evening, the T Bar will serve food and drinks and the beautiful outdoor deck will provide stunning views of the mountain slopes.

On Saturday, February 7th, the excitement continues as Race Registration will begin at 11 a.m., in the vestibule of the Holiday Valley Lodge. The CFU Races will start at 1 p.m. Signage will be posted to provide all participants and spectators with details of the event. During and after the races, everyone is invited to gather at the outdoor Cabana Bar to enjoy the perfect après-ski party which will feature games and music.

At 6 p.m., there will be a Catholic Mass, celebrated by

ENJOYING WINTER IN ALL OF ITS SPLENDOR,
CFU members and families will soon be skiing through the picturesque snow-covered mountainsides at Holiday Valley Ski Resort when attending the 54th Annual CFU Ski Festival on February 6-7 in Ellicottville, New York. See you on the slopes!

Father Pierre Falkenhan, in the Snowledge Meeting Rooms across from Edna’s restaurant.

Following Mass, at 8 p.m., the Saturday evening social will begin in the Fairway Room, where all will again enjoy the energetic music of Sedma Brzina throughout the evening. At approximately 9 p.m., we will announce the names of all of the race winners as we congratulate them for participating in the 2026 CFU SkiFEST!

CFU SkiFEST at Holiday Valley promises to be a great time to enjoy the winter sports while mingling with CFU members, families and friends. Come and enjoy this beautiful ski resort nestled in the foothills of the Allegheny Mountains with modern lifts, slopeside lodging, and an après-ski scene that’s second to none. Holiday Valley is the perfect backdrop for yet another unforgettable CFU SkiFEST where we are ready to welcome you! Dobro Nam Došli!

Four Counties United CFU Lodges’ Annual Conference

FOUR COUNTIES, PA - The United CFU Lodges of Fayette, Greene, Washington & Westmoreland Counties is announcing its 2026 Annual Conference which will be held on **Sunday, March 1, 2026**. The host Lodge

for this year’s conference is “Bratstvo” CFU Lodge 194. The meeting will be held in the Boulevard Event Hall, 221 Parente Blvd., Monessen, PA 15062

The Board of Trustees will meet at 1 p.m. to review all

financial records followed by the general meeting which will begin at 2 p.m. All interested members of Lodges affiliated with our organization are welcomed; however, only four (4) Delegates per Lodge are eligible to vote.

Items for consideration for this meeting include: consideration and approval of the 2025 Annual Conference Minutes;

financial reports; the 2026 Annual Fraternal Day picnic; selection of the Fraternalist(s) of the Year/50-Year Member celebration; and election of officers. Following the meeting, a meal will be served by the members of Lodge 194.

We hope that each of our member Lodges will send a delegation to this important

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Zajedničar

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

A Lasting Legacy

Among our editorial responsibilities in preparing the **Zajedničar** for bi-weekly publication are reading and editing all of the obituaries that are submitted. Admittedly, a number of the obituaries over the years have brought tears to my eyes and have been difficult to read, having personally known the individual or simply having a glimpse into a life about a person who had been well loved by the family member or friend who submitted the news for publication. There have been accounts of those departed souls who had struggled through long illnesses and disabilities, those who were the last remaining member of the family line and others who died tragically in accidents or far too young.

Thanks to advancements in medicine and science and countless other fields of study, many people are now living longer lives than generations prior. Many of us know people who have reached the centenarian

mark, as I personally had the pleasure of knowing a kind and dear neighbor with a gentle soul who reached this heralded age of knowledge and experience before recently passing away. Just imagine how much life she and other centenarians experienced and what marvels they witnessed in 100 years of living on this earth! At the time of their passing, accounts of their reaching ten decades of living could fill novels, telling of inventions, anecdotes of daily life, countless achievements and careers that blossomed over time, as well as their years of providing guidance and sharing knowledge as a valuable part of their legacy.

No matter the age reached, each individual's life story quietly provides food for thought about what constitutes a life well lived. Is it the person's grand contributions to society, the accumulation of wealth, the rugged rise to fame, the discovery of life-saving

medicines, the popularity of an individual on social media or the notoriety of becoming a sports icon or the leader of a nation? Or is it the person who lived quietly and humbly, never seeking the limelight—like the mother who cared for her children, the father who worked long, tedious jobs just to keep food on the table for his family, the nurse who did her job without need for commendation or the dedicated crossing guard who stood in the harsh cold on winter days making sure young children made it to school and back home safely?

Over the years, there have been hundreds of obituaries published in the **Zajedničar** about our members who lovingly cared for their families, who served our country in battle, who worked to teach our children and heal the sick, and who protected us through violence, wars, fires, natural disasters and everyday life. There were also those who served our Fraternal Society as officers on a national level or at the local lodge level, as well as thousands more who simply were members of lodges doing their part in their respective communities, carrying our banner of CFU fraternalism proudly.

Was one individual deemed better than another because he was richer or more powerful or more well-known? Will one man's passing from this earthly life be more impactful than another's? The "true measure of a man" has long been debated and disputed by people for centuries, leaving us all to draw our own conclusions to this day.

Those we have dearly loved will never be forgotten. Nor will those, from whatever walk of life they have traveled on this earth, who have done their best to make the world a better place. It is within each of us to determine what our path will be and how we wish to be remembered. Above all else, it is the love we leave behind that truly reflects our legacy.

Together We Can Achieve Success!



By Edward W. Pazo/National President

Croatian Fraternal Union of America, through its forerunner the National Croatian Society was founded on September 2, 1894 with the altruistic purpose of uniting Croatian Immigrants and other people of Slavic background under the banner slogan of "All for One" and "One for All"!

While we do not repeat this refrain as often as we should, it remains an important component to the success of the fraternal mission of the Croatian Fraternal Union of America. We are, by our charter, charged with the directive to provide benefits, monetary and non-monetary alike, to our membership and the general population. Our society has an enviable record of faithfully adhering to the fraternal model by which Croatian Fraternal Union was originally founded. Without fail CFU is recognized by the American Fraternal Alliance as having the "Strongest of Common Bonds among membership." This validates our function as a unifying force among Croatians in the diaspora as well as with those individuals who share our vision and goals which are aligned with the fraternal ideals of our industry.

In order to continue to be successful it is imperative that our membership take an active role in bringing our society's "story" to their family and friends. This active participation in spreading information on the benefits available through membership in the Croatian Fraternal Union of America is in fact the secret success to the "member get a member" sales model. We applaud those members and lodges who regularly participate in our New Membership Campaigns promulgated each year and state with conviction that their efforts, coupled with those of our excellent home office staff, are the fuel for our CFU engine. This issue of the **Zajedničar** recaps the new membership enrollments made possible by these individuals.

The Executive Board is currently working on the final details of the 2026 New Membership Campaign. We expect to announce to details to our membership in the very near future to allow for full participation by those interested in helping the Croatian Fraternal Union remain a vital force of good here in the US, Canada and back in Croatia.

With the writing of this column, we recognize the efforts of our Lodge / Nest combinations who annually participate in our sales campaigns and consider building our society through adding new members and premium paying contracts. Our society has grown assets year-over-year due to favorable investment gains and the continued popularity of our Annuity/IRA programs.

CFU Lodges Leading the Way in Overall Membership

When considering our sales model, we reiterate our point of view that interested members and lodge officers serve a critical role in this method of operation. In reviewing this past year's year-end membership numbers, we are pleased to recognize the following nine (9) Lodge/Nest combinations in the US totaling 800 or more in total membership:

Lodge 354 - Cokeburg, PA.....	1683
Lodge 170 - Merrillville, IN	1194
Lodge 248 - Clairton, PA.....	1147
Lodge 32 - Chicago, IL.....	1115
Lodge 13 - Steelton, PA.....	1023
Lodge 1 - Pittsburgh, PA.....	1022
Lodge 66 - Youngstown, OH.....	1009
Lodge 146 - Versailles, PA.....	920
Lodge 5 - Johnstown, PA.....	800

Life Insurance Premium Plays a Role in the Society's Success

A review of our sales numbers each year clearly shows that the sale of our Annuity and IRA plans provides the vast majority of premium income to the society. For the year 2025, our Annuity Premium equaled \$22,144,652.68 which is an outstanding accomplishment given the fact that 100% of that amount was brought to our society without the payment of even one dollar in commission payment. Thank you, Sisters and Brothers, for the faith and trust that you continue to show Croatian Fraternal Union of America through the placement of your treasure with CFU for safeguarding and growth.

Invest Today

EARN 4.5%

CHOICE TWO PROGRAM

- 4.5% Current Interest Rate, Guaranteed for initial Two Year Term
- 30 Day Window for Penalty-free Withdrawals beginning at 2nd Anniversary of contract
- Minimum Deposit of \$3,000 Available as non-qualified Annuity; Traditional or Roth IRA

Special Offer

Extended to April 30, 2026

For more information contact:
412.843.0380 / www.cfu.org

*Minimum guaranteed interest rate 3.00% Effective January 1, 2024



CFU Lodge 170 Elections and Annual Meeting

MERRILLVILLE, IN - Attention all Lodge 170 Members, our election of officers will be held on Sunday, February 1, from 10 a.m. until 1 p.m., at our Lodge located at 8550 Taft Street, Merrillville, IN. Only members present and in good standing are allowed to vote.

Following the closing of elections at 1 p.m., we will open our Annual Meeting. Lunch will be served at the conclusion of this meeting. Votes will be counted by appointed judges, at this time, to determine our elected Lodge Officers for 2026.

Our regular February meeting will follow where the election results will be announced.

The day's events will all take place in our back hall using the entrance located on the north side of the building. We hope to see a big turnout of our members for these important elections and meetings to insure the continued successful running of our beautiful lodge.

Also, the dates for our monthly lodge meetings for 2026 are as follows: March 15; April 19; May 17; July 19; Aug 16; Sept. 20; Oct. 18; Nov. 15; Dec. 20. All meetings begin at 11:30 a.m. Also note, there is no meeting is June due to Father's Day. Watch your **Zajedničar** for any changes to this schedule.

Michele Schmanke/Recording Secretary



MEMBERS OF JOHN MOVRICH LODGE 993 displaying their gifts from the White Elephant Exchange at their yearly party and feast.

Detroit Hosts Croatian Genealogy Seminar

DETROIT, MI - Have you ever wanted to learn about your family history, how your family came to America or Canada, or where they were born? Does Croatian dual-citizenship sound like an interesting option to you? If you answered yes to any of these questions, discover your Croatian ancestral roots at our Detroit area Genealogy Seminar on Saturday, February 21, 11 AM - 5 PM, or Sunday, February 22, 12 Noon - 6 PM. Our central location makes it convenient for Michiganders or nearby Canadians, as well as residents of Western Ohio, Indiana or Chicago, to take advantage of this educational and worthwhile event.

Zora Lodge 351 welcomes Mr. Robert Jerin, whose research has helped people learn about their ancestors and connect US families with their relatives in Croatia and other countries. He has done seminars all over the US, as well as to the Croatian Genealogy Society in Zagreb, Croatia.

You will learn:

- Where and how to find documents on your ancestors.
- History of Croatia and origins of Croatians.
- The journey of Croatian immigration to America and Canada.
- How to get started with your family tree.
- The do's and don'ts of genealogy.
- How to locate birth, marriage, death and census records.
- How to translate Croatian records.
- Translation of given names (with Croatian, English, Italian and Latin.)
- Meaning of surnames and categories of surnames.
- Figuring family relationships.

As part of this seminar, we will be searching for and locating original records from Croatia.

Cost for this event is \$65 per person, which includes a copy of Mr. Jerin's self-published handbook, "Searching for Your Croatian Roots".

Food will be available for purchase, throughout the day, from Lodge 351's kitchen, as well as beverages served from our bar.

Space is limited, so pre-registration and pre-payment is required. Refunds will be allowed, but only if we have a waiting list.

Please contact Kathy by phone at 248-477-7621, email kaththiel@gmail.com or text 248-933-7621 by February 13 to secure your reservation on your day of preference.

We hope you can join us!

Kathy Perpich-Thiel
Lodge 351

SPOTLIGHT ON CFU PROGRAMS

A Message from the Executive Vice President
FRANJO BERTOVIĆ

10 PAY LIFE PLAN ON CFU SPECIAL OFFER

The 10 Pay Life is a permanent life insurance plan with projected dividends and cash value growth. Fixed premium payments are for 10 years. The death benefit is level and payable immediately upon the death of the insured. Issue ages are 0 through 70 with a minimum face amount of \$5,000. You may apply for up to \$125,000. Please note that standard underwriting guidelines are applicable.

CFU Special Offer is extended until April

- \$25,000 face amount for the first year premium of \$250, ages 0 to 25.
- Or, \$5,000 to \$10,000 face amount the first year premium of \$100, for ages 0 to 50.
- And, \$5,000 face amount with the first year premium of \$100 for ages 51 to 70.
- Next or second year standard rates are applicable.

This is a great opportunity to protect yourself or your family members. With this special offer, premiums are very affordable and payable in the short term of 10 years. If you are a current CFU member, take the opportunity and purchase an additional amount of life insurance.

Gross Annual Premiums Per \$1,000 Female

FEMALE NON-TOBACCO					FEMALE TOBACCO				
Issue Age	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000- \$99,999	\$100,000- \$125,000	Issue Age	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000- \$99,999	\$100,000- \$125,000
0	23.18	16.71	13.81	12.73	0				
1	23.50	17.03	14.17	13.09	1				
2	23.83	17.35	14.54	13.46	2				
3	24.17	17.67	14.92	13.84	3				
4	24.51	18.01	15.31	14.23	4				
5	24.86	18.35	15.70	14.62	5				
6	25.28	18.75	16.15	15.07	6				
7	25.71	19.17	16.61	15.52	7				
8	26.15	19.59	17.08	15.99	8				
9	26.60	20.02	17.56	16.48	9				
10	27.05	20.46	18.05	16.97	10				
11	27.55	20.94	18.57	17.49	11				
12	28.06	21.43	19.10	18.01	12				
13	28.58	21.94	19.65	18.56	13				
14	29.11	22.45	20.21	19.12	14				
15	29.64	22.97	20.79	19.70	15				
16	30.33	23.23	21.44	20.09	16	31.19	24.18	22.27	21.00
17	31.03	23.49	22.12	20.49	17	32.81	25.45	23.87	22.40
18	31.75	23.76	22.82	20.89	18	34.52	26.79	25.57	23.89
19	32.48	24.03	23.54	21.31	19	36.32	28.19	27.40	25.48
20	33.23	24.30	24.29	21.73	20	38.21	29.68	29.37	27.18
21	33.81	24.89	24.63	22.32	21	39.01	30.49	30.14	27.96
22	34.39	25.49	24.99	22.93	22	39.82	31.34	30.93	28.77
23	34.99	26.11	25.35	23.55	23	40.64	32.20	31.74	29.60
24	35.59	26.74	25.71	24.19	24	41.48	33.09	32.57	30.45
25	36.21	27.39	26.08	24.85	25	42.35	34.00	33.42	31.33
26	36.92	28.13	26.77	25.55	26	43.28	34.97	33.78	31.92
27	37.66	28.88	27.47	26.28	27	44.24	35.97	34.13	32.52
28	38.40	29.66	28.19	27.03	28	45.23	36.99	34.49	33.13
29	39.17	30.45	28.94	27.80	29	46.23	38.04	34.86	33.75
30	39.94	31.27	29.70	28.60	30	47.25	39.12	35.23	34.39
31	40.80	32.14	30.69	29.42	31	48.34	40.25	36.79	35.22
32	41.68	33.04	31.71	30.27	32	49.45	41.40	38.42	36.07
33	42.57	33.97	32.77	31.14	33	50.59	42.58	40.13	36.95
34	43.48	34.92	33.86	32.04	34	51.75	43.80	41.91	37.85
35	44.41	35.89	35.00	32.96	35	52.94	45.05	43.76	38.76
36	45.42	36.93	35.96	33.92	36	54.21	46.36	44.45	39.59
37	46.44	37.99	36.95	34.91	37	55.51	47.71	45.14	40.44
38	47.49	39.08	37.97	35.93	38	56.84	49.10	45.84	41.30
39	48.57	40.21	39.02	36.97	39	58.20	50.53	46.55	42.18
40	49.66	41.37	40.10	38.05	40	59.60	52.00	47.28	43.09
41	50.86	42.26	40.87	38.99	41	61.06	53.10	48.32	44.45
42	52.08	43.18	41.66	39.95	42	62.56	54.23	49.39	45.85
43	53.33	44.12	42.46	40.94	43	64.09	55.38	50.48	47.30
44	54.61	45.08	43.28	41.95	44	65.66	56.55	51.60	48.79
45	55.91	46.07	44.12	42.98	45	67.27	57.75	52.75	50.34

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Lodge 650 and Nest 425 Annual Meeting

TORONTO, ON - All members are invited to participate in the Annual Meeting of Lodge 650, scheduled for Saturday, January 31st.

The Annual Meeting will begin at 7 PM, with the regular monthly meeting to follow.

Everyone is encouraged to participate in this important Annual Meeting, during which we will discuss programs and activities for the benefit and enjoyment of the Lodge Membership and to plan for the months ahead.

Due to various health concerns, this meeting will take place via a conference call. Lodge Members wishing to participate are asked to call the Lodge Secretary, or the Banjavcic family, for further details.

We look forward to hearing everyone at our January 31st meeting.

Frank Banjavcic/Secretary

Lorain Lodge 136 Thanks Longtime Lodge Secretary/Treasurer

LORAIN, OH - CFU Lodge 136 proudly congratulates Mary Ann Mrvatz on her well-earned retirement and extends our heartfelt thanks for more than 60 years of dedicated service.

Throughout her many years with our lodge, Mary Ann has made significant and lasting contributions to our organization. Her commitment, experience, steady presence and perseverance have meant so much to our members and have helped shape Lodge CFU 136 into what it is today. Mary Ann's dedication will be remembered and appreciated for years to come.

Mary Ann, thank you for everything you have given to our lodge — your legacy will always be a part of Lorain's CFU Lodge 136.

Sincerely, Rick, Keri, Donna, Becky, Toni, and Kathy.

Donna Perichak Katrincsak
Secretary



Protect your family with insurance from
the Croatian Fraternal Union -
The Society That Cares!

412-843-0380

Zajedničar Publication Dates

- Publication dates are highlighted in black
- All Material Deadline dates are circles
- Office Closure

FEBRUARY							MARCH							APRIL						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7	1	2	3	4	5	6	7		1	2	3	4		
8	9	10	11	12	13	14	8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	17	18	19	20	21	15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27	28	22	23	24	25	26	27	28	19	20	21	22	23	24	25
							29	30	31					26	27	28	29	30		

Submissions may be mailed to "Zajedničar", 100 Delaney Dr., Pittsburgh, PA 15235; faxed to 412-823-1594. If you are e-mailing material for publication, please direct them to editor@cfu.org. E-mailed articles should be sent in the body of your e-mail and not as an attachment. Only photographs should be sent as an attachment. All material must be received at least one week prior to the issue date. Your cooperation is greatly appreciated — Hvala! —Editors

IMPORTANT NOTICE to Zajedničar Contributors and Readers

PITTSBURGH, PA - Beginning January 14, 2026, the **Zajedničar** will be available online through our official CFU website. As part of this transition, please be aware that any personal information, lodge and organization announcements, and all literary submissions provided to our editors for publication will also appear in the online edition of our official newspaper.

We encourage all contributors to use caution when sharing personal details such as telephone numbers, email addresses and home addresses, and to submit only the information they are comfortable having accessible to the general public via the internet.

Thank you for your continued support as we move into this new chapter.

On behalf of the CFU National Board of Directors,
Edward W. Pazo/National President

MINUTES

EXECUTIVE BOARD MEETING
MONDAY, DECEMBER 15, 2025

National President Pazo called the Meeting of the Executive Board to order at 10:15 a.m. with customary Fraternal Greetings.

In attendance were National President Edward W. Pazo, Executive Vice President Franjo Bertović (via Internet) and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Minutes of the Wednesday, November 12, 2025 meeting of the Executive Board were read and officially approved.

President Pazo opened the meeting with a review of the Home Office holiday work schedule for Christmas and New Year's. The annual Employee Holiday Luncheon will take place on Wednesday, December 23rd, with the Home Office closed for Christmas Eve and Christmas Day. The Members discussed the return to work on Friday, December 26th, which is normally a 4-hour workday and unanimously decided to not return to work until Monday, December 28th. The office will be closed on Thursday, January 1st.

President Pazo then presented several requests for merger from several Lodges that have been unable to fill critical officer positions because of decreasing membership and/or lack of interest in leadership positions among its members. After reviewing the requests, the Members unanimously voted to facilitate the following merger requests effective January 1, 2026:

1. "Liberty" ESL, Lodge 234 and Nest 652 Pittsburgh, PA to "Guardian Angel" Lodge 4 and Nest 21, Etna PA;
2. "Sveti Rok" Lodge 201 and Nest 131, Dunfermline, IL to "Sa-cred Heart" Lodge 367 and Nest 41, Canton, IL;
3. "Kardinal A. Stepinac" Lodge 500 and Nest 400, Cambridge, Ontario, Canada to "Hrvatska Sloga" Lodge 954 and Nest 603, Hamilton, Ontario, Canada.

President Pazo reviewed issues with the security and fire alarm system at the Home Office that are not being addressed by the current vendor company. A new company has been brought in to review the status of the system and to solicit a proposal for correcting and upgrading the system and the quality of our service.

President Pazo announced that Croatian Day with the Pittsburgh Pirates will be on May 30, 2026 when they play the Minnesota Twins. The game is scheduled for 4:05 pm, with discount tickets available through CFU. The Pirates are again preparing a Croatian-themed giveaway for all who purchase their tickets through CFU. Additional details will be available soon.

Executive Vice President Franjo Bertović reported on his attendance at the December 21st Christmas party of "Svi Sveti" Lodge 1 in Pittsburgh at which they also recognized their 50-year members. He also will be representing the National Administration at the annual sijelo of the adult folk ensemble Kraljica Katarina in Cleveland on January 17, 2026. The ensemble will be celebrating its 20th anniversary at that time and he will present a certificate from CFU marking the occasion.

Brother Bertović then presented the following summary of new business activity for the month of November 2025:

Insurance

- Year to Date New Members 194
- Year to Date Certificates 268
- New Insurance in Force \$3,694,410.00
- Annual Premium \$165,932.84

Annuities

- Year to Date New Members 48
- Year to Date Certificates 218
- Face Value \$14,357,779.03

Secretary/Treasurer Bernadette M. Luketich-Sikaras then reported the following death claims settled during the period November 1-30, 2025:

United States	Amount	Number of Certificates	Number of Members
California.....	\$ 27.65	2	1
Colorado	2,000.00	3	1
Illinois	5,255.00	6	4
Indiana	3,305.00	3	1
Minnesota	5,000.00	1	1
Montana.....	7,845.00	4	3
New York	15,000.00	2	2
Ohio	6,005.00	1	1
Pennsylvania	54,568.35	23	17
Wisconsin	1,900.00	2	1
TOTAL	\$100,906.00	47	32
CANADA			
Ontario	\$ 8,000.00	3	3
TOTAL	\$ 8,000.00	3	3
GRAND TOTAL.....	\$108,906.00	50	35

Sister Luketich-Sikaras submitted the Statistical Report for United States and Canadian Operations for the period November 1-30-2025 as follows:

	Number of Certificates	Amount	Number of Members
Certificate:			
Lapses/No Value.....	31	\$ 695,000.00	31
Cash Surrenders.....	18	30,054.65	17
Expired.....	10	195,500.00	10
Matureds (Pending)	14	26,725.59	14
Deaths (Pending)	0	0.00	0
Certificate:			
New Sales.....	19	\$ 210,000.00	19
Increases	1	1,891.00	1
Annuity:			
New Sales.....	3	\$ 478,381.24	3
Increases	10	651,393.43	10

With no further business to come before this meeting of the Executive Board, President Pazo adjourned the meeting at 10:45 a.m.

BERNADETTE LUKETICH-SIKARAS, National Secretary/Treasurer

ATTEST:
EDWARD W. PAZO
FRANJO BERTOVIĆ



ENSEMBLE OD SRCA from Youngstown, OH.



ENSEMBLE KRALJICA KATARINA



Kraljica Katarina Celebrates 20th Anniversary

EASTLAKE, OH - I was privileged to attend the traditional Sijelo and 20th Anniversary celebration of the Kulturno društvo Hrvata Bosne and Hercegovina at the Croatian Lodge in Eastlake, Ohio. Attendees were welcomed at the entrance by ensemble President Mijo Maracic and the members of "Kraljica Katarina" in a traditional way - a cold platter of dried meats and a shot of šljivo. The energy that we were welcomed with continued

throughout the afternoon.

President Maračić opened the program with remarks and introductions. He was followed by blessings offered by Fr. Zvonko Blaško of St. Paul's Croatian Church in Cleveland. I then extended greetings on behalf of the CFU National Administration and my colleagues on the Executive Board. Making remarks in both the English and Croatian languages, I congratulated them on their Anniversary and for

keeping alive the traditions and culture from Bosnia and Hercegovina. I also recognized that all members of Kraljica Katarina are also members of the Croatian Fraternal Union of America and are great contributors to our cultural and fraternal activities.

Kraljica Katarina, with President Mijo Maračić, was presented a certificate signed by CFU National President Edward W. Pazo, National Secretary/Treasurer Bernadette M. Luketich-Sikaras



CFU EXECUTIVE VICE PRESIDENT Franjo Bertovic with President of Kraljica Katarina Mijo Maracic.

MOJ SOKOLE NA PLITVICE SLETI of author and singer Ivan Stivic was performed on the stage of the Sijelo by Ante Jukic and Tomica Jurcevic! From left are Franjo Bertovic, Ante Jukic, Tomica Jurcevic and Blaz Paulic.

50th Anniversary this year. It was followed by thunderous applause of appreciation for their continued efforts and contributions to the preservation of our Croatian heritage. When Kordunaši and Od Srca concluded their programs, the dancers and musicians of Kraljica Katarina took the stage again. It was truly a grande finale followed by invitation of the audience to join in the dancing. The floor was filled in no time. The popular band Sedma Brzina took over and entertained the audience until late hours.

In addition to witnessing this excellent program, I had the opportunity to meet many of our CFU members and friends from Cleveland's Croatian Community. It was definitely a wonderful evening for all of us! Our heartfelt "Thank You" to all participants and congratulations to the cultural groups on promoting, preserving and perpetuating Croatian culture and identity. Again, we extend congratulations and best wishes to Kraljica Katarina for another remarkable Sijelo. Hvala na gostoljubivosti i ugodnim osjećajima!

Franjo Bertović
CFU Executive Vice President

Ohio Fraternal Alliance 2026 Scholarship Program

LOWELLVILLE, OH - The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior up to \$500.

Scholarship applications may be obtained from any Ohio Fraternal Alliance member fraternal home office or contact: Laurie Fox, lfox@nsslife.org or call 330-717-4705.

Scholarship Applicant Eligibility Requirements:

1. Applicant must be an Ohio resident. Applicant must be a current youth policy member of a fraternal society, or included in a family member policy that does not have youth policies belonging to the Ohio Fraternal Alliance, and be in good standing.
2. Applicant must be a 2026

high school graduate attending an accredited college, university, trade or technical school, or school of nursing as a full-time student in the Fall.

3. Applicant must submit a minimum 150-word essay entitled: How I have been personally involved in my Fraternal Society and how I plan to be involved in the Future.

4. Applicant must submit a separate list for each of the following categories:

- a.) Church related activities
- b.) Local community and volunteer activities
- c.) School activities/clubs

5. Applicant must submit a letter of recommendation from your local Fraternal Society officer explaining your involvement

in your Fraternal Society.

6. Essay, all activities, and letter will be judged. Completed application must be dated and submitted by April 1, 2026, and sent to: OFA Scholarship Committee, Attn: Laurie Fox, 6656 Lowellville Rd., Lowellville, OH 44436. lfox@nsslife.org (Email submissions preferred)

Judging will be done by the Ohio Fraternal Alliance Scholarship Committee. Scholarship grants will be announced and awarded following the Spring OFA Board of Directors meeting. If for any reason the recipient does not attend the school after receiving the grant, it must be returned to the Ohio Fraternal Alliance.

Laurie Fox/OFA

Detroit Tamburitza Orchestra Announces Kolo Night

DETROIT, MI - After a busy December, DTO is proud to announce its first social of the year, "Kolo Night". Great music, delicious food, and non-stop Croatian aerobics is what you can expect when you get to the American Croatian Club on Saturday night, January 31. Join us for a fun night out and be sure to bring the kids. If they are 17 and under, they are FREE. Adults are \$15 each. Food will also be available for purchase, so bring your appetite.

Doors open at 6 pm, and the DTO performance begins at 7 pm, which also means the dancing starts at 7 pm. The kolo dancing continues when DTO and Friends 'All Star' Band takes center stage. These gifted musicians donate their time and talent at this event, and we are very fortunate to have them.

Tickets may be purchased from any DTO member or by contacting Vicky Fulks, vickyfulks@yahoo.com. If you are interested in paying electronically, DTO is able to accept electronic payments via Zelle. We hope to see you there!

We had a very successful "Christmas in Croatia" and want to thank all who attended and supported the event. If you were unable to attend, you missed a packed house with a delicious banquet and lively entertainment. We hope to see you at our other events!

Special "Christmas in Croatia" appreciation goes to:

- Our vocalist, Samantha Radman
- Dragica Rudnicki who rolled the sarma, worked tirelessly in the kitchen and made our club spotless
- Nova Nada for the beautiful lighting and Croatian Christmas trees
- Marianne Rubnowski for all the kitchen help and clean-up
- All of the bakers and donations toward delicious baked goods
- All the people who supported the 50/50 and prize raffles
- Our guest orchestra, T.O. Noćne Sove from Youngstown, for the wonderful entertainment!

Thank you to everyone for your support to DTO throughout the year. We hope to see you again at "Kolo Night".

Vicky Fulks/DTO Secretary

Junior Combos Sought for Festival

PITTSBURGH, PA - The CFU Junior Cultural Federation is excited to announce the upcoming 58th Annual Junior Festival, taking place July 3-4-5 in Cleveland, Ohio. As part of the festivities, we will once again be hosting a Friday Night Social and are seeking talented Junior Group Combos to provide entertainment for all in attendance.

If your Junior Group has a combo and would like to share its musical talent with fellow Tamburitians, we want to hear from you! This is a wonderful opportunity to showcase your skills and join in the celebration of our cultural heritage. Any Junior Group combo that is interested is asked to contact Mike Ricci at 412-821-5753 or E-mail michaelricci18@verizon.net.

Combo groups playing for the Friday night social will receive a donation of \$50. Don't delay, contact brother Ricci as soon as possible to sign up and join us for an unforgettable evening of music, camaraderie, and culture!

Robert Keber/Secretary/Treasurer

Detroit Celebrates CroFest

DETROIT, MI - Detroit's Croatian community and friends gather to celebrate CroFest once again on March 14, 2026. This year, the American Polish Cultural Center will be buzzing with excitement for all. Enjoying the music, indulging in some delicious dinners, as well as Croatian drinks, and of course many performers excited to once again do what we love to do. Eat, drink, sing, dance and be merry! Until one is deprived of live Croatian gatherings full of culture, does one realize just how much it means to us all!

Croatian Folklore Ensemble "Nova Nada" is the host group for the evening. We are very excited to be celebrating our 31st year! This incredibly active group has kept going strong with folklore preservation. "Nova Nada" opens and closes this year's exciting program. Guest groups this year include The Detroit Tamburitza Orchestra, from Detroit, MI; Zumberčani Tamburitians from Cleveland, OH; Kolo Club Marian from Steelton, PA; Kardinal Stepinac from Wind-

sor, Ontario and others. After the concert, Zadnja Stanica from Steelton, PA promises to fill the dance floor again with their lively music old and new.

Homemade cookies will be available for purchase until they run out - and they will! Our Croatian marketplace will be available for shopping fun. The very popular huge prize raffle will be held at 10:30 p.m.

An evening of great Croatian music, food, dancing, costumes, performers and many, many friends promise to lift your hearts! A Cash Bar will be serving your favorite Šlivo and Kruškovac. A Cash Kitchen will be serving traditional dinners.

Tickets for adults are \$30 if purchased by March 1st. Tickets for children 12 and under are \$10. Cash, checks or payments via Zelle and Venmo are accepted. Please contact Anna Talan by phone or text at 586-214-4647 or email atalan@sbcglobal.net.

Bring your favorite dancing shoes and join us on Saturday, March 14th!

Anna Talan/Lodge 351

Roll and Kolo Night

CHICAGO, IL - The Sloboda Junior Tamburitians invite you to Roll and Kolo Night on Saturday, February 21, 2026.

The event will be held at Fleetwood Roller Rick, 7231 W. Archer Ave., Summit, IL 60501. Skate: 4:30 p.m.-6:30 p.m. Doors open at 4:15 p.m.

Then join us at the Croatian American Radio Club, 7036 West Archer Ave., Chicago, IL 60638. Doors open at 6:30 p.m. Dinner and Cash Bar.

Donations benefit the Sloboda Junior Tammies. Cash or Zelle to: slobodajunio@gmail.com .

Emily Kazak/Lodge 18



CFU Lodge 170 To Host Comedy Show

MERRILLVILLE, IN - If you're reading this, we at CFU Lodge 170 hope you all had a very Happy and Prosperous Holiday Season.

But what do we do now with the holidays winding down? I know...Come out to the beautiful Croatian Center 8550 Taft St., Merrillville, Indiana on January 31st and join us for an evening of Comedy with the Tom Foolery Fun Club!

Three top notch comedians will keep you laughing all night long! Music will be provided by the Joel Justin Band.

Show time is 7:30 p.m. Doors open at 6 p.m. Cash bar, and \$5 Bronco's pizza slices will be available for your enjoyment all night long. Raffles and door prizes will also be available.

For tickets: Call Tom at: 1.219.228.0674 or go to: www-tomfooleryfunclub.com and pick out your own seat/table. Tickets: \$25 (\$30 at the door).

Tickets are going fast! Don't miss out on this evening of comedy, fun, raffles, music, food and drinks. We can all use a good laugh nowadays!

Pete Piskol/Lodge 170

CFU 2026 Calendar of Coming Events

FEBRUARY

7 – 54th Annual CFU SkiFest - Holiday Valley Ski Resort - Ellicottville, NY

MARCH

28 – St. George Velika Fešta Tamburaša - Croatian Home - Cokeburg, PA

APRIL

25-26 – 76th Annual St. George's Day Celebration - Croatian Home - Cokeburg, PA

MAY

30 – Croatian Heritage Night at PNC Park - Pittsburgh Pirates Baseball Game - Pittsburgh, PA

JULY

3-5 – 58th Annual CFU Junior Tamburitza Festival - Hilton Cleveland Downtown - Cleveland, OH

19 – St. George CFU Lodge 66 Annual Picnic - Croatian Home - Youngstown, OH

AUGUST

2 – St. George Junior Tamburitians' Annual Golf Outing - Nemacolin Country Club - Beallsville, PA

SEPTEMBER

6 – Annual Croatian Day Celebration - Rankin Croatian Home - Rankin, PA

12 – St. George Tamburitians' Annual Picnic - Cokeburg Community Park - Cokeburg, PA

NOVEMBER

6-8 – Annual CFU Adult TamFEST - Renaissance Columbus Downtown - Columbus, OH

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SAVE UP TO \$1,000

SINGLE PREMIUM ORDINARY LIFE SPECIAL

A permanent life insurance plan with only one premium payable and CFU Membership for LIFE!

15% Discount Ages 0-40; 10% Discount 41+

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A permanent life insurance plan with premiums payable for 10 years.

\$25,000 Face Value - \$250 first year - Ages 0-25

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THE TRADITION

www.cfu.org

Rankin Junior Tams Welcome Members

RANKIN, PA - Is your child ready to get involved with a local junior tamburitza group or curious what it's about?

Drop in to observe the rehearsal sessions of our Rankin Junior Tamburitians, meet our instructors, take a walk through the building and chat with the parents of RJT at the Rankin Croatian Home, 236 4th Ave., Rankin, PA 15104, during our weekly Monday night rehearsal, from 6:30 p.m.-8:30 p.m., on February 23 and March 2.

Students, ages 4 to 18 years old, are welcome, no experience necessary! See you then!

Questions? Please call 724-809-6758.

Terra Nonack/Lodge 6

R-Bar & Grill to Host Tambura Night

HIGHLAND, IN - It's time again for the R-Bar & Grill's legendary Tambura Night on Sunday, February 1, from 4 PM- 8 PM.

Providing the entertainment will be the very popular Drina Tamburitza Orchestra. All five members of the band are members of the Tamburitza Association of America Hall of Fame.

The R-Bar & Grill is located at 9521 Indianapolis Blvd., Highland, IN, just minutes off of I-94 on US 41 in the Sir James Court Plaza.

R-Bar & Grill has an extensive, award-winning menu of signature burgers, chicken, seafood and huge salads. Their specialty is their Eastern European inspired dishes. They feature flame grilled Čevaps and Kabobs as well as Mučkalica, Burek, and traditional old-world salads.

For an enjoyable evening of great music, food, drinks, and fun, come to the R-Bar & Grill on Sunday, February 1, from 4 PM to 8PM. Free parking and free admission. Dobro došli.

Nick Jovonovich/Lodge 720



Tammies Called to Design Logo for Junior Festival

PITTSBURGH, PA - Calling all creative members of CFU Junior Cultural Federation groups! We invite you to submit your designs for this year's Junior Festival Logo Contest. The winning logo will represent the 2026 CFU Junior Festival, which will be held July 3-4-5 in Cleveland, Ohio.

Logo must contain the following requirements. Must include the words, "CFU Junior Cultural Federation Tamburitza Festival" plus the city, country, and year of the festival. The design must use only three colors: red, black, and blue on a white background. Incorporate something about the host city and a Croatian aspect of the festival. Entrant's name must appear on the back of the entry or in the body of the email. If flags are used, the U.S. flag must be above or to the left of the Canadian and Croatian flags. Computer-generated logos are also accepted.

Prizes:

- **1st Place:** \$100 and your logo featured on official festival T-shirts.
- **2nd Place:** \$50
- **3rd Place:** \$25

Submission must be received by Wednesday, March 4, 2026. Please mail or email entries to: Robert T. Keber, 110 Sunridge Dr., Freedom, PA 15042 or Email: kebe18@comcast.net. Show off your creativity and help make the 2026 Junior Festival unforgettable.

Robert Keber
Secretary/Treasurer



Frank M. Jerbich Memorial 67th

MIDWEST BOWLING CLASSIC

Bowl, eat, drink, and win prizes.

SATURDAY
FEB. 21
12PM START

SUNDAY
FEB. 22
10AM START



Bowlero Bowl | 11737 W. Burleigh St.
Wauwatosa, WI 53222

Frank M. Jerbich Memorial 67th Annual Midwest Bowling Classic

MILWAUKEE, WI - This year's Frank M. Jerbich Memorial Bowling Classic is hosted by CFU/Sloga Milwaukee Lodge 1994 on Feb 21- 22, 2026. The event will be held at the Bowlero Bowl located at 11737 W Burleigh St. in Wauwatosa, Wisconsin.

Plans are well on the way for this annual event. Singles and Doubles will take place on Saturday, February 21st, at 12 p.m., with the Team event on Sunday, February 22nd, at 10 a.m.

Registration forms will be in the “Z” and sent to the various Lodges’ Sports Directors.

Following the Singles and Doubles event, we will have a Banquet Night at Alioto’s Restaurant, only a short drive from the Bowling Alley at 3041 N. Mayfair Rd., Wauwatosa WI.

There will be a Youth Bowling event on Sunday at 11 a.m., with free bowling and food including pizza, chicken tenders, fries and soda or juice for the youth bowlers. This youth event is no cost for two games of bowling and the complimentary food which is a courtesy of the Croatian Fraternal Union of America.

To register for the Youth event, please contact Patrick

Carroll at 414-708-2461 or carrollp67@gmail.com by February 14th, with the youth bowler’s name and age.

The Lodge will be doing raffles both days including a 50/50 raffle each day.

We are excited to hold this year’s event and look forward to seeing all our Midwest Brothers and Sisters in the Fraternal Organization.

Start organizing your teams and get your entries in by February 14th.

There are various Hotels with in the area. Homewood Suites is the closest located at 11320 W. Burleigh St., Wauwatosa, WI 53222, (414)-444-2844 which is just a short distance across the road from the bowling lanes.

The area offers plenty of places for dining and shopping options.

Let’s pack the Lanes! Get your teams together and get Registered.

To our Lodge Members that haven’t been at the past meetings, you can help out even if you can’t bowl. Please contact Patrick Carroll or me, Colleen Simonis, (414)-793-8048.

Colleen Simonis/Rec. Secretary
Sloga Lodge 1994

Lodge 354 Save the Dates

COKEBURG, PA - At the Annual Meeting held by St. George Lodge 354 of Cokeburg, PA, the officers and members determined the dates of their most popular annual events for 2026.

Please mark your calendars and plan on joining them this year:

- **March 22** – Spring Vendor Show
- **March 28** – Annual Fešta Tamburaša
- **April 4** – Easter Egg Hunt
- **April 25 & 26** – Annual St. George Celebration
- **August 2** – Jr. Tamburitizens’ Annual Golf Outing
- **September 12** – Annual Picnic
- **December 13** – Christmas Party

Watch the **Zajedničar** and listen to the Croatian Hour every Sunday afternoon between 11 am - 12:30 pm on WEDO 810 am for details as these dates near. We hope to welcome you at one or many of these events during the year.

The officers and members of Lodge 354 extend their wishes to all CFU members for a happy and healthy New Year!

Bernadette M. Luketich-Sikaras
President

Svi Sveti Lodge 1 Plans Meetings

PITTSBURGH, PA - Svi Sveti CFU Lodge 1 of Pittsburgh, will hold both its annual and regular monthly meetings on Sunday, February 15, beginning at 1:30 p.m., at Croatian National Hall Javor, 805 East Street, NS, Pittsburgh.

At this meeting, our new officers will be ratified and sworn in at this meeting. We also will set our calendar for the year and make plans for 2026 activities.

We look forward to seeing many members at this important meeting Hvala!

Don Langenfeld/Secretary

There’s Much To Do With 32

CHICAGO, IL - **Saturday, Jan. 31:** Croatian Sons CFU Lodge 170, 8550 Taft Street in Merrillville is hosting a Just For Fun Comedy Night at 7:30 p.m. featuring comedian Tom Foolery and others. Music by Dave & Dave. Tickets: \$25 (\$30 at the door). Order your tickets: www.tomfooleryfunclub.com or for more information, call 219.228.0674.

Monday, Feb. 2: It's Groundhog Day! Groundhog Day is a tradition observed regionally in the United States and Canada on February 2nd every year.

Sunday, Feb. 8: Sloboda's General Meeting at the Linda Sokol Francis Brookfield Library, 3541 Park Ave., Brookfield, at 11 a.m., when the library doors open. Meeting at approximately 11:30 a.m. The facility is handicapped accessible with an elevator to take you down to the lower level. A continental breakfast of coffee and...will be served. Hope to see y'all there!

Also on this day: It's Super Bowl Sunday! Come to the meeting first! We'll be sure to get you home or to your Super Bowl Party in plenty of time to have some chili and fun!

Saturday, Feb. 14: Happy Valentine's Day! Be sure to make your romantic dinner reservations early. It's on a Saturday this year! Or, come and spend it will us on Sunday, Feb. 15th!

Sunday, Feb. 15: Sloboda's SAC has planned a Valentine Luncheon Party at the fabulous Bella Mia Fine Dining Restaurant, 4648 W. 147th St., Midlothian, IL from 11 a.m. to 3 p.m. Cost to Members & Guests, \$50 per person which entitles you to a delicious luncheon from soup to entrée to dessert with a cash bar. Bella Mia is the essence of “Fine Dining”! You won't be disappointed! For questions or to make a reservation, call or email Sharon by Sunday, Feb. 1st at 708.369.7818 or sharonsmetko@gmail.com.

Monday, Feb. 16: Presidents' Day is celebrated on the third Monday of February, officially known as Washington's Birthday

for federal purposes but commonly honoring all U.S. Presidents, providing a three-day weekend for many.

Wednesday, Feb. 18: Ash Wednesday. Ashes are a symbol of penitence and penance, and a reminder of our mortality. The day itself is a day of fasting and abstinence from meat; it marks the beginning of our primary penitential season of Lent. Catholics and non-Catholics alike are welcome to receive ashes.

Saturday, Feb. 21: Roll & Kolo Night sponsored by our Sloboda Jr. Tamburitizens starts with a roller skating party from 4:30 p.m.-6:30 p.m., followed by dinner and dancing. Don't skate? Come for the dinner and dancing! This is a fund-raiser for our Tammies. Please support them!

Sat., Feb. 21-Sun., Feb. 22: Frank M. Jerbich Midwest Classic Bowling Tournament. This tourney will be held at the Bowlero Wauwatosa, 11737 West Burleigh St., Wauwatosa, WI. Singles & Doubles start at 12 noon on Saturday and at 10 a.m. on Sunday for 5-Man Teams.

Saturday, March 7: We're planning a theater outing at the Theatre of Western Springs, 4384 Hampton Ave., Western Springs, to sing loudly and dance freely to the music of “Dancing Queen: An Abba Salute” at 7:30 p.m. This is a high-energy concert and is always a sell-out! To make your reservations, call Pat at 708.447.2736 ASAP!

SAVE THIS DATE!

Saturday, March 21: Our Prijatelji in Concert with The (Duquesne) Tamburitizens as their guest performers. You won't want to miss this!

■■■■

We were all saddened when we heard of the passing of Robert (Bob) Pavich, a dear friend and faithful member of Lodge 32 and their SAC. Bob and his wife Dolores always attended the meetings as well as participated in all the sporting and social events. He also headed our “What's New with the CFU” keeping us abreast of what is new, and updated on policy information, etc. He was also one of the founding members of the Prijatelji Orchestra of Chicago. He will be truly missed by his family and friends. May he rest in peace, and may his memory be eternal. God bless!

■■■■

“If you have a talent, use it in every which way possible. Don't hoard it. Don't dole it out like a miser. Spend it lavishly like a millionaire intent on going broke.” ~ Brendan Francis

Arlene Boudos/Lodge 32

CFU Lodge 177 Plans Meetings

LOS ANGELES, CA - We will be holding our Annual/Quarterly meetings of Lodge 177 on Sunday, February 1st, at St. Anthony's Croatian Catholic Church, following 10:30 a.m. Mass, in the upstairs hall as usual.

Our auditing committee will give a report on income and expenditures for the year 2025, including total assets to date. Discussions will include planning events for this year.

Lunch will be served before the meeting.

We value your participation and looking forward to seeing you.

Dragica Grabovac
Secretary/Treasurer

SINGLES and DOUBLES

SATURDAY, FEBRUARY 21

12:00 p.m.

TEAM EVENT

SUNDAY, FEBRUARY 22

10:00 a.m.

TEAM EVENT

Frank M. Jerbich Memorial


67th ANNUAL MIDWEST BOWLING CLASSIC

Hosted by CFU/SLOGA Milwaukee #1994

February 21 - 22, 2026

Bowlero Bowl

11737 W Burleigh St, Wauwatosa, WI 53222



TEAM NAME:	TEAM CAPTAIN:
EMAIL:	PHONE:

Name (Last, First) Please Type or Print in the order they will bowl	CFU Lodge # Or "Guest"	AVERAGE 2024-2025	Name of League
1.			
2.			
3.			
4.			
5.			

SINGLES & DOUBLES

Two Person and Individual Contest Registry (In the order they will bowl)	AVERAGE
1a.	
1b.	
2a.	
2b.	
3a.	
3b.	

MINIMUM 3 Bowlers must be CFU members in good standing attested by Lodge Secretary's Signature.

Lodge Number

Financial Secretary

Email or mail all entries to:
Patrick Carroll
3743 S. Griffin Ave
Milwaukee, WI 53207
Email: carrollp67@gmail.com

Make Checks Payable to: CFU/SLOGA Lodge
1994 Entry Deadline: Friday, February 14, 2026

Saturday Bowling Banquet Saturday

February 21nd @ 6:00 PM

Alioto's

3041 N Mayfair Rd, Wauwatosa, WI 53222

Dinner cost is \$38

Please indicate number of people attending. Must reserve by Feb 14th!



Prodaja anuiteta za 2025. godinu

zabilježena je u iznosu od \$22.145.000

Ukupna prodaja životnog osiguranja iznosi \$4,8 milijuna

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Hrvatska bratska zajednica Amerike završila je 2025. godinu u visokom tonu izdavanjem ugovora o anuitetima u vrijednosti od 22 milijuna dolara do 31. prosinca 2025. godine. Zajednica se dugo držala prakse izravnog kontakta s članovima i potencijalnim članovima putem organskih metoda. Naime, putem našeg Zajedničara koji donosi vijesti o povoljnoj stopi povratka ponuđenoj u programu "CHOICE TWO" Annuity i IRA. Osim toga, oslanjamo se na naše odane voditelje odsjeka i članstvo za njihovo „usmeno“ oglašavanje različitih pogodnosti, financijskih i društvenih, članstva u Hrvatskoj bratskoj zajednici.

Prodajni model koji koristi naša HBZ jedinstven je u današnje vrijeme, kada osiguravajuće tvrtke i velika većina bratskih dobrotvornih društava koriste usluge profesionalnih prodajnih agenata kako bi privukli uplate anuiteta i premije za životno osiguranje. Iako je ova metoda sasvim prihvatljiva za sve druge, naša Zajednica je uspjela u velikoj mjeri napredovati kroz našu filozofiju „član dovede člana“. To je omogućilo HBZ-u da si priušti širok i raznolik kulturno-sportski program, a istovremeno nastavlja povećavati višak i neto bogatstvo naše cijene i dugovječne financijske organizacije.

Reći da su financijska tržišta bila turbulentna tijekom proteklih šest godina je velika podcjena. Povijesno niske kamatne stope dočekale su virus COVID-19 krajem 2019. godine i većinu sljedeće dvije godine. Pandemija COVID-19 pokrenula je drugu najveću svjetsku recesiju, uzrokujući ogromne financijske poremećaje kroz zatvaranja poduzeća, padove sektora usluga, nagli rast nezaposlenosti i trili-june izgubljenog BDP-a, posebno pogađajući industrije usluga, s značajnim i raznolikim učincima po zemljama i demografskim skupinama, što je dovelo do široko rasprostranjenih fiskalnih mjera vlada i povećanih zabrinutosti zbog osobnog duga.

Hrvatska bratska zajednica izdržala je ovo stresno razdoblje, a istovremeno nastavljala pružati vrijedne financijske pogodnosti bez ikakvog prekida. Naši članovi uživali su u prednostima našeg razboritog i dobro uravnoteženog portfelja imovine koji je štitio njihove financijske interese i čuvao njihovu buduću štednju za mirovinu. Ova turbulentna vre-

mena nastavila su praksu nenormalno niskih kamata koje su bile prisutne gotovo dvadeset godina ranije. To je potom bilo praćeno razdobljem u kojem je Federalne rezerve dovele do brzog porasta kamatnih stopa kako bi spriječile rezultat splasnjene inflacije uzrokovane kako fiskalnom, tako i monetarnom politikom Sjedinjenih Američkih Država.

Trenutno se nalazimo u ciklusu popuštanja koji sada stavlja 10-godišnje državne obveznice u raspon sredine od četiri posto. Iskustvo naše HBZ bilo je povoljno u tom smislu što su naša sredstva uglavnom sačuvana u vremenskom razdoblju u kojem su mnoga financijska poduzeća doživjela smanjenje imovine pod upravljanjem zbog odliva sredstava osiguranika. Pregledom rezultata za kraj 2024. godine, utvrdili smo da su članovi HBZ-a položili 22.145.000 USD na svoje račune anuiteta i IRA kod naše Zajednice, što predstavlja povećanje od sedamdeset posto (70%) u usporedbi s ukupnim iznosom od 13.023.000 USD prethodne godine.

Članovi su u velikoj većini iskoristili naš Ugovor o anuitetu "Choice Two", koji nudi 4,5% za razdoblje od dvadeset četiri mjeseca, kako bi osigurali povoljan prinos na svoje mirovinske uplate. Iskreno cijenimo vjeru i povjerenje koje naši članovi pokazuju Hrvatskoj bratskoj zajednici i njezinom vodstvu kroz ulaganje svojih teško zarađenih ušteđevina u naše ponude anuiteta i IRA računa. Članovi mogu biti sigurni da će HBZ uvijek nastojati osigurati pošten i promišljen prinos za naše članstvo dok štitimo imovinu naših članova u našem investicijskom portfelju.

(Nastavak na 10. strani)



Dobro nam došli na ovogodišnji Skijaški izlet HBZ

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Doživite događaj o kojem svi pričaju - i otkrijte zašto će ova godina biti još bolja. Pripremite se ljubitelji skijanja, posebno oni koji nisu bili sigurni želite li nam se pridružiti prošle godine, jer se 54. godišnji SkiFEST HBZ vraća u jednu od najuzbudljivijih zimskih destinacija u regiji.

S ponosom najavljujemo da će SkiFEST 2026. ponovno biti održan u zadivljujućem Holiday Valley Ski Resortu u Ellicottvilleu, New York, od 6. do 7. veljače. Nakon uspjeha lanskog događaja, postalo je jasno da Holiday Valley nudi ne samo prekrasno okruženje,

već i savršenu kombinaciju sadržaja, atmosfere i aktivnosti za nezaboravan vikend naše Zajednice.

Za one koji su oklijevali zbog promjene lokacije, možemo s povjerenjem reći da je Holiday Valley premašio očekivanja u svakom pogledu. Od modernih žičara i dobro uređenih staza do živahnog sela, odlične prehrane i toplog osjećaja zajednice, odmaralište je ponudilo besprijekorno, ugodno iskustvo

za posjetitelje svih uzrasta.

Ove godine gradimo na tom zamahu i podižemo ljestvicu još više. Sve najpopularnije SkiFEST tradicije vraćaju se, uključujući skijaške utrke, dvodnevna druženja i živahnu zabavu u vanjskom Cabana Bar-u, uz glazbu, nagrade i mnogo zimskih zabava.

Također smo uzbuđeni što možemo ugostiti Sedmu Brzinu iz Clevelanda, čiji su energični nastupi držali publiku na nogama do kasno u noć na

POPULARNI ORKESTAR SEDMA BRZINA iz Clevelanda

spreman je da vas zabavlja u petak i subotu navečer na ovogodišnjem Skijaškom izletu HBZ u mjestu Ellicottville, New York.

Dolaze nam svi pa dodite i vi. Sretan vam put i sretno skijanje od 6. do 8. veljače.

našim omladinskim i odraslim festivalima. Oni će ponovno biti glavni izvođači na našim zabavama u petak i subotu navečer, u prekrasnom skijaškom salonu na vrhu, s panoramskim pogledom na staze.

Jedna od jedinstvenih prednosti Holiday Valleya je širok izbor smještajnih opcija, od soba uz stazu i udobnih stanova do većih kuća za najam savršenih za obitelji i grupe.

VRBO i Airbnb također nude dodatne opcije širom Ellicottvillea, što olakšava pronalaženje smještaja koji odgovara veličini vaše grupe i

(Nastavak na 10. strani)

Godišnja konferencija organizacije Četiri kotara

FOUR COUNTIES, PA

— Organizacija Ujedinjenih odsjeka HBZ u kotarima Fayette, Greene, Washington i Westmoreland održava svoju godišnju konferenciju u nedjelju, 1. ožujka ove godine. Domaćin konferencije je društvo „Bratstvo“ odsjek 194. u Monessenu. Sastanak će se održati u dvorani Boulevard Event Hall, 221 Parente Blvd., Monessen, PA 15062.

Nadzorni odbor sastat će se u 1 sat poslije podne kako bi pregledao sve financijske račune, nakon čega slijedi opći sastanak koji počinje u 2 sata poslije podne. Svi zainteresirani članovi povezani s našom organizacijom su dobrodošli; međutim, pravo glasa imaju samo četiri (4) delegata naših sjedinjenih odsjeka.

Razmatranje na ovom sastanku uključuju: razmatranje i odobrenje Zapisnika s godišnje konferencije 2025.; financijska izvješća; Piknik Zajedničarskog dana dana 2026.; odabir Fraternalista godine / proslava 50-godišnjih članova; i izbor odbornika. Nakon sastanka, članovi odsjeka 194 posluživat će obrok.

Nadamo se da će svaki od naših odsjeka poslati delegaciju na ovaj važan sastanak i da će naše odsječne članove poticati da aktivno sudjeluju u radu naših Ujedinjenih odsjeka.

Također želimo zahvaliti svim članovima i prijateljima HBZ-a koji su prisustvovali proslavi Fraternalista godine i proslavi 50-godišnjih članova, koja je održana u nedjelju, 2. studenoga 2025. u Hrvatskom

domu odsjeka 354 u Cokeburgu, PA. Tu smo odali počast vrijednoj skupini fraternalista iz odsjeka 354 i prepoznali članove s 50 godina članstva iz svih Ujedinjenih odsjeka u Četiri kotara. Poslužena je prekrasna hrana, a zabavu je osigurao Orkestar Radost. Bilo je to prikladno i nezaboravno događanje.

Još jednom čestitamo Fraternalistima godine 2025. Marylou Pohlott, Daveu Jonesu, Danu Flintu, Marku Kochisu i Dereku Hohnu. Veselimo se što ćemo vidjeti mnoge predstavnike naših odsjeka na Godišnjoj konferenciji i podsjećamo vas da se uključite u naš tjedni radijski program „Hrvatski sat“ svake nedjelje na WEDO 810 AM od 11 ujutro do 12:30 poslije podne, kojeg podržavaju naši Ujedinjeni odsjeci. Svi ste nam dobrodošli! **Bernadette M. Luketich-Sikaras** Predsjednica



Zajedničar

FRATERNALIST

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ALL FOR ONE – ONE FOR ALL

Official Organ Of The

Croatian Fraternal Union

of America

SVI ZA JEDNOG – JEDAN ZA SVE

Službeno Glasilo

Hrvatske Bratske Zajednice

u Americi

Izlazi svaki drugi tjedan u mjesecu

Izdaje ga:

HRVATSKA BRATSKA ZAJEDNICA

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GLAVNI URED

Hrvatske Bratske Zajednice

u Americi

Organizirane 1894. godine

RIJEČ UREDNIŠTVA...LORRAINE TURKALL

Trajno nasljeđe

Među našim uredničkim odgovornostima u pripremi **Zajedničara** za dvotjedno izdanje je čitanje i uređivanje svih primljenih osmrtnica. Priznajemo da je niz osmrtnica tijekom godina izazvao suze u našim očima i bilo ih je teško čitati, bilo zato što smo osobno poznavali tu osobu ili jednostavno zbog uvida u život osobe koja je bila voljena od strane člana obitelji ili prijatelja koji nam je poslao obavijest za objavu. Bilo je priča o onim preminulim dušama koje su se borile s dugim bolestima i invaliditetom, o onima koji su bili posljednji preostali članovi obiteljskog roda te o drugima koji su tragično preminuli u nesrećama ili još premladi.

Zahvaljujući napretku u medicini, znanosti i bezbrojnim drugim područjima proučavanja, mnogi ljudi danas žive duže nego prethodne generacije. Mnogi od nas poznaju ljude koji su dosegнули stogodišnjicu, jer smo osobno imali zadovoljstvo upoznati ljubaznog i dragog susjeda nježne duše koji je dosegao ovu hvaljenu dob znanja i iskustva prije nego što je nedavno preminuo. Samo zamislite koliko su života ona i drugi stogodišnjaci doživjeli i kakva su čuda svjedočili u 100 godina života na ovom svijetu! U vrijeme njihove

smrti, izvještaji o dosezanju deset desetljeća života mogli su ispuniti romane, pričajući o izumima, anegdotama iz svakodnevnog života, bezbrojnim postignućima i karijerama koje su s vremenom procvjetale, kao i o godinama pružanja smjernica i dijeljenja znanja kao vrijednog dijela njihove ostavštine.

Bez obzira na postignutu dob, životna priča svake osobe tiho pruža povod za razmišljanje o tome što čini život dobro proživljenim. Je li to nečiji veliki doprinos društvu, akumulacija bogatstva, mučan uspon do slave, otkriće lijekova koji spašavaju živote, popularnost pojedinca na društvenim mrežama ili poznatost zbog toga što je sportska ikona ili vođa nacije? Ili je to osoba koja je živjela tiho i skromno, nikada ne tražeći pažnju—kao majka koja je brinula za svoju djecu, otac koji je radio duge, zamorne poslove samo da bi njegovoj obitelji osigurao hranu na stolu, medicinska sestra koja je obavljala svoj posao bez potrebe za pohvalom ili predani čuvar prometnog prijelaza koji je stajao na hladnoći zimskih dana pazeći da djeca sigurno stignu do škole i kući?

Tijekom godina, u **Zajedničaru** je objavljeno stotine osmrtnica o našim članovima koji su s ljubavlju skrbili o svojim obiteljima, koji su služili svojoj zemlji u borbi, koji su radili na podučavanju naše djece i liječenju bolesnih, i koji su nas štitili kroz nasilje, ratove,

požare, prirodne katastrofe i svakodnevni život. Bilo je i onih koji su služili našem zajedničarstvu kao službenici na nacionalnoj razini ili na razini lokalnih odsjeka, kao i tisuće drugih koji su jednostavno bili članovi odsjeka i činili svoj dio u svojim zajednicama, noseći našu bratsku zastavu HBZ s ponosom.

Je li se možda neki pojedinac smatrao boljim od drugog zato što je bio bogatiji, moćniji ili poznatiji? Hoće li odlazak jednog čovjeka s ovog zemaljskog života imati veći utjecaj nego odlazak drugog? „Prava mjera čovjeka“ već je stoljećima predmet rasprava i neslaganja među ljudima, ostavljajući svakome od nas da do danas izvuče vlastite zaključke.

Oni koje smo iskreno voljeli nikada neće biti zaboravljeni. Niti oni, bez obzira na to kojim putem života su hodali na ovoj zemlji, koji su učinili sve što su mogli da svijet učine boljim. U svakome od nas je da odredimo koji će biti naš put i kako želimo da nas se pamti. Iznad svega, to je ljubav koju ostavljamo iza sebe koja zaista odražava našu baštinu.

Godišnja i redovita sjednica odsjeka 515

TORONTO, ON - Dragi članovi i prijatelji odsjeka 515 HBZ „Bernard M. Luketich“, ovim putem želim vas obavijestiti da će naš odsjek održati godišnju i redovitu sjednicu u nedjelju, 1. veljače 2026. godine, u 14 sati. Sjednica će se održati na adresi: 999 Melton Dr., Mississauga, ON L4Y 1L2 (rezidencija Herceg).

Na sjednici ćemo razgovarati o svim prijedlozima i planovima koje članovi žele iznijeti za rad odsjeka u novoj godini. Također će se održati nominacije i izbori odbora za 2026. godinu.

Nakon sjednice biti će poslužena mala ali vrlo ukusna zakuska.

Molimo vas da potvrdite svoj dolazak kako bismo se mogli adekvatno pripremiti.

Hvala vam i radujemo se vašem dolasku.

Antun Belan/predsjednik

Zajedno možemo postići uspjeh!

Piše: Edward W. Pazo/Nacionalni predsjednik

Hrvatska bratska zajednica Amerike, kroz svog prethodnika Nacionalne hrvatske zajednice, osnovana je 2. rujna 1894. godine s altruističkom svrhom ujedinjenja hrvatskih imigranata i drugih ljudi slavenskog podrijetla pod motom „Svi za jednoga i Jedan za sve“!

Iako ovaj refren ne ponavljamo onoliko često koliko bismo trebali, on ostaje važan dio uspjeha bratske misije Hrvatske bratske zajednice. Po našem statutu, zaduženi smo direktivom da pružimo korist, bilo novčanu ili nenovčanu, našim članovima i općoj populaciji u područjima gdje imamo članove. Naša Zajednica ima zavidljiv rekord vjernog pridržavanja bratskog modela po kojem je Hrvatska bratska zajednica prvotno osnovana. Bez iznimke, HBZ se prepoznaje od strane Američkog bratskog saveza kao organizacija s "Najjačim zajedničkim vezama među članstvom".

Ovo potvrđuje našu funkciju kao ujedinjujuće snage među Hrvatima u dijaspori, kao i s onim pojedincima koji dijele našu viziju i ciljeve koji su u skladu s bratstvenim idealima naše industrije.

Kako bismo i dalje bili uspješni, od presudne je važnosti da naši članovi aktivno sudjeluju u prenošenju „priče“ naše Zajednice svojoj obitelji i prijateljima. Ovo aktivno sudjelovanje u širenju informacija o pogodnostima koje pruža članstvo u Hrvatskoj bratskoj zajednici Amerike zapravo je tajno sredstvo uspjeha modela „član privuče člana“. Pohvaljujemo one članove i odsjeke koji redovito sudjeluju u našim Kampanjama za novo članstvo koje se provode svake godine i s uvjerenjem ističemo da su njihovi naponi, u kombinaciji s radom našeg izvrsnog osoblja u glavnom uredu, gorivo našeg HBZ motora. Ovo izdanje **Zajedničara** sumira nova članstva koja su postala moguća zahvaljujući tim pojedincima.

Izvršni odbor trenutno radi na završnim detaljima Kampanje za novo članstvo 2026. godine i očekujemo da ćemo uskoro objaviti detalje našim članovima kako bi svi zainteresirani za pomoć Hrvatskoj bratskoj zajednici mogli u potpunosti sudjelovati i pomoći da HBZ ostane vitalna snaga dobrote ovdje u SAD-u, Kanadi i u Hrvatskoj.

Prilikom pisanja ove kolumne priznajemo napore naših kombinacija odsjeka/gnijezda koji svake godine sudjeluju u našim prodajnim kampanjama te razmatraju jačanje naše Zajednice kroz dodavanje novih članova i ugovora s uplatama premija. Naša Zajednica je povećala imovinu iz godine u godinu zahvaljujući povoljnim investicijskim dobicima i stalnoj popularnosti naših programa Anuiteta/IRA.

Vodeći odsjeci u broju članova

Kada razmatramo naš prodajni model, ponovno ističemo naš stav da zainteresirani članovi i odsječni odbornici igraju ključnu ulogu u ovom načinu rada. Pregledom prošlogodišnjih rezultata u broju članova slijedećih devet (9) odsjeka/gnijezda u kombinaciji u SAD-u ima 800 ili više članova:

Odsjek 354 - Cokeburg, PA.....	1683
Odsjek 170 - Merrillville, IN	1194
Odsjek 248 - Clairton, PA.....	1147
Odsjek 32 - Chicago, IL.....	1115
Odsjek 13 - Steelton, PA	1023
Odsjek 1 - Pittsburgh, PA	1022
Odsjek 66 - Youngstown, OH.....	1009
Odsjek 146 - Versailles, PA.....	920
Odsjek 5 - Johnstown, PA.....	800

Premija životnog osiguranja igra ulogu u uspjehu Zajednice

Pregled naših prodajnih brojeva svake godine jasno pokazuje da prodaja naših Anuiteta i IRA planova osigurava većinu prihoda od premija Zajednice. Za godinu 2025, naša anuitetna premija iznosila je 22.144.652,68 USD, što je izvanredno postignuće s obzirom na činjenicu da je 100% tog iznosa došlo u našu HBZ bez isplate i jednog dolara provizije. Hvala vam, sestre i braćo, na vjeri i povjerenju koje i dalje pokazujete Hrvatskoj bratskoj zajednici kroz povjeravanje svog blaga Zajednici za čuvanje i rast.

(Nastavak na 11. strani)

Važna obavijest za suradnike i čitatelje Zajedničara

PITTSBURGH, PA - Počevši od 14. siječnja 2026., **Zajedničar** će biti dostupan online putem naše službene CFU web stranice. Kao dio ove tranzicije, imajte na umu da će sve osobne informacije, obavijesti odsjeka i organizacija, kao i svi literarni radovi koje naši urednici prime za objavu također biti prikazani u online izdanju našeg službenog lista.

Potaknujemo sve suradnike da budu oprezni pri dijeljenju osobnih podataka poput telefonskih brojeva, email adresa i kućnih adresa te da šalju samo informacije koje se osjećaju ugodno da budu dostupne javnosti putem interneta.

Hvala vam na kontinuiranoj podršci dok ulazimo u ovo novo poglavlje.

U ime Nacionalnog odbora HBZ,
Edward W. Pazo/Nacionalni predsjednik



Promocija knjiga Radovana Tadeja na Zlobinu

RIJEKA - Na Zlobinu, u subotu 29. studenog 2025. u toplom i ugodnom prostoru nekadašnje oštarije „Na Fili“, u organizaciji Hrvatske matice iseljenika podružnica Rijeka održana druga po redu promocija digitalnog izdanja „Josip Marohnić – prvi pjesnik iseljene Hrvatske“ i čakavskog glosarija „Rič na rič“ riječkog jezikoslovca, publiciste i pjesnika Radovana Tadeja.



Promocija Tadejevih knjiga započela je svečanom Himnom Republike Hrvatske i minutom šutnje za poginule branitelje Domovinskog rata. Pozdravnim govorom u ime organizatora, obratila se voditeljica riječke podružnice HMI, Renata Garbajs i zahvalila svima koji su pomogli u organizaciji te svima koji su svojim dolaskom uveličali ovo događanje, posebno domaćinima Lidiji i Vladimiru Tadeju.

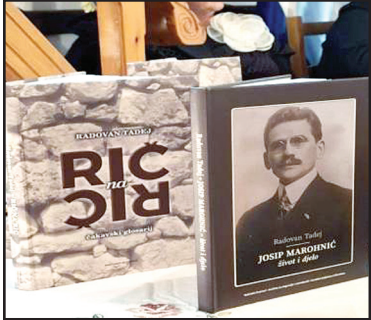
Na tehničkoj podršci zahvalila je Marinku Žuža, predsjedniku Zajednice Udruga Domovinskog rata Primorsko-goranske županije i Walteru Cvjetanu, predsjedniku Udruge veterana 128. br HV Sveti Vid – Rijeka i tajniku Branku Novaku koji su izveli logistiku tehničke podrške te nazočili promociji. Poveznica za nazočnost Zajednice Udruga Domovinskog rata Primorsko-goranske županije i Udruge veterana 128.br. HV Sveti Vid – Rijeka je ta da je Radovan Tadej bio pripadnik 128. brigade na Ličkom ratištu od 1991-1992 i 1995-1996, rekla je Garbajs, a Claudio Vukonić, tajnik administrativnih poslova ZUDR-PGŽ istaknuo je da je Radovan Tadej uspio svojim radom okupiti tolike ljude, institucije, značajne djelatnike, pa i njih iz braniteljske populacije, koja je malobrojna, ali također radi na očuvanju hrvatskoga jezika. Voditeljica HMI Rijeka istaknula je i suradnju s vukovarskom podružnicom HMI i njegovim voditeljem Silviom Jergovićem te udrugom HIL Hrvatska izvandomovinska lirika čega je rezultat digitalno izdanje knjige Josip Marohnić – prvi pjesnik iseljene Hrvatske, koje možete pronaći na sljedećoj poveznici: <https://hil.hr/radovan-tadej/>, a čija predsjednica

Nadica La Rosa se javila iz Danske s riječima čestitke i podrške autoru.

Osim njezine čestitke, stigla je čestitka i iz SAD-a od izvršnog potpredsjednika Hrvatske bratske zajednice, Franje Bertovića iz Pittsburgh-a, SAD koji kaže da autorov istraživački rad i književni opus visoko cijene. U ime Grada Bakra nazočne je pozdravio predsjednik Mjesnog odbora Zlobin, Robert Blažina, a publiku su domaćim kolačima razveselile Ivana Kružić- Polić, Erina Detela (po prabaki daljnji rod od Josipa Marohnića) i Marina Tijan Hajdinić. Za glazbeni ugođaj pobrinuli su se Zoran i Franko Papić na gitarama.

Promociju e-knjige Josip Marohnić – prvi pjesnik iseljene Hrvatske otvorila je Dragica Colombo pjesmom Sinoć spazih na zapadu, starinskim tradicionalnim pivanjem na tanko i debelo.

Autor je izrazio zadovoljstvo što je promocija na Zlobinu, odakle je podrijetlom, pa se osjećao kao kod kuće. Zahvalio je na financijskoj pomoći za izdavanje ove knjige Primorsko-goranskoj županiji i Gradu Bakru, istaknuo da mu je to prva knjiga koju mu Grad Bakar financijski podržava te zahvalio svima koji su na neki način pomogli u organizaciji promocije. Uz prezentaciju o našem velikanu hrvatskog iseljeništva, Hreljanu Josipu Marohniću, Radovan je istaknuo kako je Marohnićev otac Mate rođen na Zlobinu, a majka na Hreljinu te ukazao na trenutno stanje nadgrobnih spomenika te familije Marohnić.



Tomislav Vodička, glavni tajnik Instituta za istraživanje migracija IMIN osvrnuo se na ugodnu suradnju s autorom u izdavanju dva djela iseljeničke tematike: „Putevima Pavla Vidasaa“ (koautorstvo s Vjekoslavom Jurdanom) i „Josip Marohnić – život i djelo“.

Dijelove glosarija čitali su Vlasta Sušanjan Kapićeva, voditeljica Katedre čakavskih pjesnika Ustanove Ivan Matetić Ronjgov, Marina Tijan Hajdinić, dobitnica nagrade za životno djelo Grada Bakra za njegovanje čakavštine i mjesnog hreljinskog izričaja, članice uređivačkog

odbora te glazbenik Alen Polić koji je i zapjevao pjesmu „Žažara“ s kojom je sudjelovalo na MIK-u 2021., a čiji je tekst napisao Radovan Tadej. Urednik, izdavač i nakladnik Franjo Butorac naglasio je kako je knjiga svojevrsna kruna Tadejevog dugogodišnjeg rada. Također se osvrnuo na procjene da će u skoroj budućnosti nestati polovica jezika koji se danas govore na Zemlji, da nestajanjem lokalnog, čakavskog, nestaje i hrvatski jezik te time i cijela naša kultura.

Podsjetimo da je čakavski od 2020. međunarodno priznat kao samostalni jezik, da njime govori značajan broj Hrvata u dijaspori jer upravo su naši iseljenici ponijeli čakavštinu sa sobom i očuvali je, mnogi pišu na tom jeziku, pa će i ovaj glosarij pomoći u razumijevanju njihovog govora i zajika, općenito svima u poznavanju čakavske besede.

Marina Tijan Hajdinić, istaknula je da nije lingvist, ali iz svog iskustva dugogodišnjeg prikupljanja beseda hreljinskoga govora rekla je da je „ ovo delo dugočasno, zahtjevno, smutljivo i teško. Beseda bude kristalno jasna va svojemu značenju, a poteškoća nastaje onda kad tu besedu moramo prevest na hrvatski zajik, a Radovanu to gre ... ovo nije samo rječnik od circa 3200 riječi...imal je providnosti zabilježiti i delikatne riječi...pokoju besedu je obogatil, stihom, pjesmom, tako je ov libar priča o riječima, ali i riječi u pjesmama.

Čestitam još jedanput Radovane na ovoj velebnoj, monumentalnoj knjigi, ne samo za čakavštinu, nego za cijeli hrvatski jezik i Hrvatsku... Gledam ove zastave: 128. brigade, Primorsko-goranske županije i zastava Republike Hrvatske. Radovan ni čovik od vele pompe, željan slave i časti, jednostavan je, skroman, osebujan. Na najbolji način baštini svoj jezik, svoje mesto i njegove ljude, svojom pisanom ostavštinom, s ovin glosarijom čvrsto nosi čakavski stijeg!“

Renata Garbajs/HMI Rijeka

HRVATSKA BRATSKA ZAJEDNICA

Garantira vašu zaštitu. Pruža svojim članovima konkurentne proizvode životnog osiguranja i anuiteta te bratske pogodnosti. STALNI PLANOVI ŽIVOTNOG OSIGURANJA

Plan životnog osiguranja s jednom premijom.

Obični plan životnog osiguranja.

Plan životnog osiguranja na 10 godina uplaćivanja.

Plan životnog osiguranja na 20 godina uplaćivanja.

PLANOVI PRIVREMENOG ŽIVOTNOG OSIGURANJA

Plan na 10 godina s fiksnom premijom.

Plan na 20 godina.

Plan dječjeg osiguranja do navršene 25. godine.

Proizvode Anuiteta/IRA.

BRATSKE POGODNOSTI KOJE NUDI HBZ

Zaklada za stipendije, Inc.

Kulturne aktivnosti.

Sportski programi.

Besplatne publikacije.

PROGRAMI HBZ-A POD POVEĆALOM

OSIGURANJE S OTPLAĆENOM PREMIJOM U 10 GODINA - NA AKCIJSKOJ PONUDI

Životno osiguranje Otplaćeno u 10 godina je stalni plan životnog osiguranja s predviđenim dividendama i rastom gotovinske vrijednosti. Premijske uplate traju 10 godina. Osigurtnina je istog iznosa i isplaćuje se odmah nakon smrti osiguranika. Polica se izdaje osobama od 0 do 70. životne dobi u iznosu od \$5,000 do \$125,000. Standardne odredbe će se primjenjivati kod razmatranja i odobrenja police osiguranja.

Specijalna ponuda HBZ-a je produžena do travnja

- \$25,000 životnog osiguranja, u prvoj godini premija je \$250, za starosnu dob od 0 do 25.
- Ili, za \$5,000 do \$10,000 osiguranja, u prvoj godini premija je \$100, za životnu dob od 0 do 50.
- I, za \$5,000 životnog osiguranja, u prvoj godini premija je također \$100 za osobe od 51. do 70 godina.
- Druge, ili sljedeće godine standardne premije se primjenjuju.

Ovo je doista pogodna prilika da se osobno osigurate i osigurate članove svoje obitelji. Cijene premija na objavljenoj tablici su povoljne a premijske uplate vršiti će se samo 10 godina. A ako ste već član, razmotrite kupnju dodatnog iznosa životnog osiguranja.

Niže objavljena tablica cijena je za žene, nepušače na \$1,000.

ŽENA PUŠAČ					ŽENA NEPUŠAČ				
God.	\$5,000-izdanja \$9,999	\$10,000-\$24,999	\$25,000-\$99,999	\$100,000-\$125,000	God.	\$5,000-izdanja \$9,999	\$10,000-\$24,999	\$25,000-\$99,999	\$100,000-\$125,000
0	23.18	16.71	13.81	12.73	0				
1	23.50	17.03	14.17	13.09	1				
2	23.83	17.35	14.54	13.46	2				
3	24.17	17.67	14.92	13.84	3				
4	24.51	18.01	15.31	14.23	4				
5	24.86	18.35	15.70	14.62	5				
6	25.28	18.75	16.15	15.07	6				
7	25.71	19.17	16.61	15.52	7				
8	26.15	19.59	17.08	15.99	8				
9	26.60	20.02	17.56	16.48	9				
10	27.05	20.46	18.05	16.97	10				
11	27.55	20.94	18.57	17.49	11				
12	28.06	21.43	19.10	18.01	12				
13	28.58	21.94	19.65	18.56	13				
14	29.11	22.45	20.21	19.12	14				
15	29.64	22.97	20.79	19.70	15				
16	30.33	23.23	21.44	20.09	16	31.19	24.18	22.27	21.00
17	31.03	23.49	22.12	20.49	17	32.81	25.45	23.87	22.40
18	31.75	23.76	22.82	20.89	18	34.52	26.79	25.57	23.89
19	32.48	24.03	23.54	21.31	19	36.32	28.19	27.40	25.48
20	33.23	24.30	24.29	21.73	20	38.21	29.68	29.37	27.18
21	33.81	24.89	24.63	22.32	21	39.01	30.49	30.14	27.96
22	34.39	25.49	24.99	22.93	22	39.82	31.34	30.93	28.77
23	34.99	26.11	25.35	23.55	23	40.64	32.20	31.74	29.60
24	35.59	26.74	25.71	24.19	24	41.48	33.09	32.57	30.45
25	36.21	27.39	26.08	24.85	25	42.35	34.00	33.42	31.33
26	36.92	28.13	26.77	25.55	26	43.28	34.97	33.78	31.92
27	37.66	28.88	27.47	26.28	27	44.24	35.97	34.13	32.52
28	38.40	29.66	28.19	27.03	28	45.23	36.99	34.49	33.13
29	39.17	30.45	28.94	27.80	29	46.23	38.04	34.86	33.75
30	39.94	31.27	29.70	28.60	30	47.25	39.12	35.23	34.39
31	40.80	32.14	30.69	29.42	31	48.34	40.25	36.79	35.22
32	41.68	33.04	31.71	30.27	32	49.45	41.40	38.42	36.07
33	42.57	33.97	32.77	31.14	33	50.59	42.58	40.13	36.95
34	43.48	34.92	33.86	32.04	34	51.75	43.80	41.91	37.85
35	44.41	35.89	35.00	32.96	35	52.94	45.05	43.76	38.76
36	45.42	36.93	35.96	33.92	36	54.21	46.36	44.45	39.59
37	46.44	37.99	36.95	34.91	37	55.51	47.71	45.14	40.44
38	47.49	39.08	37.97	35.93	38	56.84	49.10	45.84	41.30
39	48.57	40.21	39.02	36.97	39	58.20	50.53	46.55	42.18
40	49.66	41.37	40.10	38.05	40	59.60	52.00	47.28	43.09

(Nastavak na 11. strani)

Konzularni dani u Pitttsburghu i Clevelandu

WASHINGTON, DC - Veleposlanstvo Republike Hrvatske iz Washingtona održat će konzularne dane u Pittsburgh-u u prostorijama Hrvatske bratske zajednice, na adresi 100 Delaney Drive, Pittsburgh, PA 15235, u vremenu od 10 sati ujutro do 4 sata poslije podne (uz prethodni dogovor termina) na sljedeće datume: **5. veljače; 12. ožujka; 9. travnja; 14. svibnja; 11. lipnja.**

Konzularni dani u Eastlake-u, Ohio održat će se u prostorijama hrvatskog doma "Kardinal Alojzije Stepinac" na adresi 34900 Lakeshore Blvd, Eastlake, OH 44095, u vremenu od 9 sati ujutro do 4 sata poslije podne (uz prethodni dogovor termina) na sljedeće datume: **6. veljače; 13. ožujka; 10. travnja; 15. svibnja; 12. Lipnja.**

VAŽNA OBAVIJEST: Potrebno je unaprijed zakazati termin i to putem adrese elektroničke pošte: crocons.washington@mvep.hr ili nazvati na +1-202-588-5899, kućni 2. Uz zahtjev za sastanak, potrebno je navesti vrstu usluge koja se zahtjeva i kontakt podatke (ime i prezime, broj telefona). Veleposlanstvo Republike Hrvatske u Washingtonu određuje vrijeme termina po redu zaprimanja zahtjeva i prema dostupnosti istih.

Mihovil Pažin/VRH



DEATHS REPORTED
FROM JANUARY 6 TO JANUARY 19, 2026

1	Blazenka Crnkovich	Pittsburgh, PA
3	Elizabeth R. Marasco	McKeesport, PA
4	Ronald F. Frankovich	Etna, PA
50	Leon Domijan	St. Louis, MO
50	Kenneth Zagoda	St. Louis, MO
72	Leonard Marovich	Uniontown, PA
126	Walter C. Galekovic	Farrell, PA
170	Rebecca A. Zunac	Merrillville, IN
235	Marija Malenic	Cleveland, OH
354	Stanley Bozovich	Cokeburg, PA
354	Anthony P. Chrobak	Cokeburg, PA
354	Elizabeth J. Cursi	Cokeburg, PA
354	Raymond M. Romanetti	Cokeburg, PA
354	Marilyn A. Wallace	Cokeburg, PA
557	June P. Posster	Buffalo, NY
588	Louise J. Medina	San Pedro, CA
614	Anthony J. Haller	Newton Falls, OH
720	John G. Faltenovich	Aliquippa, PA
993	Loretta E. Lucas	Mukwonago, WI
1987	Milivoj V. Mlikotin	San Pedro, CA
1994	Barbara Bichler	Milwaukee, WI
1994	Dorothy L. Gudlin	Milwaukee, WI
1994	Ivan D. Jakircevic	Milwaukee, WI

Prodaja anuiteta...
(Nastavak sa 7. strane)

Sada kada su banke i druge štedne institucije smanjile prinose na Uvjerjenja o depozitu i račune novčanog tržišta, potičemo one članove koji imaju nadolazeću dospelost svog Uvjerjenja o depozitu da razmotre kupnju našeg trenutnog ponuđenog "CHOICE TWO" anuitetnog ili IRA ugovora. Izvršni odbor s zadovoljstvom izvještava da je Financijski odbor HBZ produžio dostupnost stope povratka od 4,5% do 30. travnja 2026. Još jednom ovdje ističemo da je ovo izvrsna prilika da „OSIGURATE“ izvrsnu stopu od 4,5% za sljedećih dvadeset i četiri mjeseca. U praksi, naša Zajednica svojim članovima nudi stopu povratka koja je „VIŠA DUŽE“ nego što se može pronaći u većini glavnih banaka i usporediva je s ponudama drugih bratskih organizacija kada se uzmu u obzir svi čimbenici, uključujući financijsku snagu temeljne institucije.

Izdano životno osiguranje iznosi gotovo pet milijuna
U skladu s našim dugogodišnjim uvjerenjem da svaka osoba i svaka obitelj trebaju imati odgovarajuću pokrivenost životnim osiguranjem kao minimum kako bi pokrili neposredne potrebe uzrokovane gubitkom hranitelja. Zapravo, zaštita životnim osiguranjem u iznosu koji obitelji omogućuje da održavaju svoj životni standard smatra se prikladnijom prema mišljenju mnogih stručnjaka u ovom području. Naša Nacionalna uprava čvrsto vjeruje u vrijednost životnog osiguranja za zaštitu financijske dobrobiti obitelji u slučaju smrti primarnog hranitelja. Osim toga, životno osiguranje (posebno jedinična premija običnog osiguranja) može se pokazati kao iznimna

prednost prilikom planiranja prijenosa bogatstva kroz generacije. Kupnja police SPOL-a od 25.000 ili 50.000 USD sada, dok ste zdravi, može se pokazati kao značajna porezno oslobođena korist članovima vaše obitelji kada postanu korisnici vaše police životnog osiguranja.

U podršci ovom uvjerenju, HBZ je ponudila posebno deklarirane dividende kao kredite koji se mogu iskoristiti za jednokratno plaćanje plana s jednokratnom premijom ili za prvu godinu premije plana životnog osiguranja s deset godišnjih uplata. Ove posebne ponude pridonijele su ukupnim rezultatima prodaje od 4.820.000 američkih dolara osiguranja. Odgovarajuća anulirana premija ovog životnog osiguranja iznosi 209.000 američkih dolara, što je u skladu s ukupnim iznosima prethodnih godina.

Cinjenica da je velik broj pojedinaca i obitelji osiguran putem životnog osiguranja koje im je omogućeno kroz zaposlenje je zabrinjavajuća. Svima bi bilo korisno da pregledaju pokriće životnog osiguranja koje im pruža posao u odnosu na svoje stvarne potrebe. Važno je da se ovaj pregled provede kako bi se adekvatno zaštitila financijska dobrobit obitelji. Ako se utvrdi da je potrebno dodatno životno osiguranje, svakako snažno potičemo naše sadašnje članove, kao i one koji bi postali novi članovi, da razmotre naše planove životnog osiguranja trenutno dostupno. Jedan jednostavan poziv u HBZ kako biste razgovarali s našom koordinatoricom prodaje, sestrom Cathy Brnich, pružit će vam opcije za naše planove životnog osiguranja a to su Jednokratna Premija, Twenty Pay Life, Ten Pay Life i Twenty Year Level Term.

Upravo iz tog razloga HBZ nudi značajne dividende koje se mogu iskoristiti za kupnju našeg Plana životnog osiguranja s jednokratnom uplatom. Od 1. siječnja do 31. ožujka 2026., članovi koji imaju četrdeset (40) godina ili manje imaju pravo na Bratski dividendni kredit u iznosu od petnaest posto (15%) jednokratne premije potrebne za policu životnog osiguranja Jednokratna Premija (SPOL); članovi koji imaju četrdeset i jednu (41) godinu ili više imaju pravo na Bratski dividendni kredit jednak deset posto (10%). U oba slučaja, maksimalni bratski dividendni kredit dostupan bilo kojem članu iznosi Tisuću Dolara (\$1,000), bez obzira na izračunati postotak. Pojedinci bi trebali „PRVO PLAĆATI SEBE“ održavanjem odgovarajuće razine životnog osiguranja i redovitim štednim programom doprinosom u Individualni mirovinski račun ili Anuitet po vlastitom izboru.

Stara izreka „vrijeme brzo prolazi“ svakako je istinita. Vrijeme nikoga ne čeka, a ako imamo sreće, imat ćemo priliku uživati u mirovini na razini koja osigurava standard života na koji smo navikli. Stoga se ne može dovoljno naglasiti – započnite štednju za mirovinu rano i zaštitite svoje voljene kroz solidno životno osiguranje koje će vas pratiti tijekom cijelog života.

Pozivamo naše članove da kontaktiraju koordinatoricu prodaje, sestru Cathy Brnich, i otkriju koliko je jednostavno ili povećati životno osiguranje za svoju obitelj ili doprinositi svojoj štednji za mirovinu. Cathy je dostupna telefonom na 412-843 - 0380 ili putem e-maila: cbrnich@cfu.org.

Dobro nam došli...
(Nastavak sa 7. strane)

proračunu. Odmaralište nas je obavijestilo da se ovaj vikend svake godine brzo popunjava, stoga se članovima snažno preporučuje da rezerviraju rano. Poveznice za rezervaciju paketa od dvije, tri i četiri noći dostupne su na našoj web stranici www.cfu.org/events. SkiFEST 2026 također se pokazuje kao idealan događaj za obitelji i mlađe goste.

Holiday Valley je široko poznat kao jedno od najprikladnijih mjesta za obitelji u skijaškim odmaralištima na sjeveroistoku, a nudi izvanrednu Školu skijanja i snowboarda s programima za djecu, početnike i odrasle. Bilo da tek počinjete ili želite poboljšati svoju tehniku, njihovi instruktori pružaju sigurne, zabavne i pouzdane lekcije koje mogu pretvoriti SkiFEST u savršeni zimski odmor za cijelu obitelj.

Iako je sam vikend SkiFEST-a ispunjen aktivnostima, također potičemo posjetitelje da razmotre produženje svog boravka. Grad Ellicottville nudi izvrsne restorane, pivovare, butike i kafiće, sve unutar šarmantne, prohodne glavne ulice koja je posebno ugodna za obitelji i grupe. Dolazak u četvrtak ili odlazak u ponedjeljak omogućuje više vremena za istraživanje grada i uživanje u svemu što ovo područje ima za ponuditi.

Sa svojom kombinacijom atmosfere velikog planinskog odredišta, vrhunskih sadržaja, gostoljubive zajednice i jedinstvenog duha prijateljstva HBZ-a, SkiFEST 2026 obećava biti jedan od naših najnezaboravnijih događaja do sada.

Bilo da ste strastveni skijaš, prijateljski raspoložen, zaljubljenik u glazbu ili jednostavno tražite zabavan zimski bijeg, ovo je savršena prilika da iskusite sve po čemu je naš SkiFEST poznat. Radujemo se što ćemo vas ugostiti u Ellicottvilleu za vikend ispunjen avanturom, opuštanjem i bratskim druženjima koje nikako ne želite propustiti. Dobro nam došli!



PRIJATELJI - nacionalni izvršni potpredsjednik HBZ Franjo Bertović, Kata Stepić i Vlado Ivanac.



KRALJICA KATARINA - Kulturno društvo Hrvata Bosne i Hercegovine u Clevelandu proslavilo je 20tu obljetnicu djelovanja svečanim koncertom "Sijelom" i zabavom u subotu 17. siječnja.



KUD ZVUCI DOMOVINE HRVATA Korduna pod vodstvom Kate Stepić gostovalo je na programu proslave 20te obljetnice ansambla Kraljice Katarine.

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Nikola Tesla statue may leave Zagreb centre after 20 years

BY PAULO SIMIĆ

Zagreb – The future of Nikola Tesla’s statue in central Zagreb has once again become the subject of public debate, following renewed discussion about returning the monument to the Ruđer Bošković Institute (IRB), where it was originally intended to stand.

The bronze statue of Nikola Tesla, created by renowned Croatian sculptor Ivan Meštrović, has stood at the intersection of Teslina and Masarykova streets in downtown Zagreb for nearly two decades.

Its possible relocation back to the IRB campus, near Mirogoj Cemetery, has raised concerns about whether one of the world’s most famous scientists would lose a prominent presence in the city centre.

The discussion resurfaced last week during commemorations marking the 83rd anniversary of Tesla’s death. At the ceremony, wreaths were laid at the statue, and Karolj Skala, representing the management of the Ruđer Bošković Institute, stated that an agreement had been reached with the City of Zagreb to return the statue to the Institute, possibly within the year.

However, the Institute later clarified that this statement was premature. While IRB has formally submitted a request to the City Office for Construction, Spatial Planning and Reconstruction, no final decision has yet been made.

A monument with a deeper concept

The Tesla statue is part of a broader artistic and symbolic vision by Ivan Meštrović. Before creating the Tesla monument, Meštrović designed a statue of the physicist and philosopher Ruđer Bošković, which was placed within the grounds of the then Institute of Nuclear Physics, today’s Ruđer Bošković Institute.

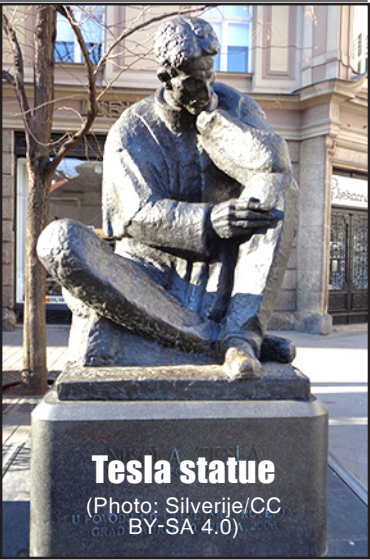
In 1956, Meštrović proposed creating a companion statue of Nikola Tesla to form a unique monument pair linking natural and technical sciences through two towering figures of Croatian intellectual history.

According to IRB, this pairing was conceived as a gift to the Institute and intended to function as a unified sculptural whole.

That concept remained intact until 2006, when, to mark the 150th anniversary of Tesla’s birth, the City of Zagreb decided to move the statue into the city centre, to the street bearing Tesla’s name.

The move was controversial from the outset. Heritage experts warned that the statue’s dimensions were unsuitable for the narrow urban setting and that relocating it disrupted Meštrović’s carefully designed conceptual pair.

The potential return of the statue to IRB has reopened



a key question: would Tesla effectively disappear from everyday public life in Zagreb? The Institute is located in a quieter area with far fewer passers-by than the bustling Lower Town, where the statue currently attracts both residents and tourists.

Dragica Mihajlović, president of the association Nikola Tesla – Genius for the Future, believes a compromise is needed. She suggests either placing a different monument to Tesla in the city centre or commissioning a new work, with the consent of the Meštrović family.

However, IRB has pointed to a 2006 agreement signed with the City of Zagreb, under which the Institute retained ownership of the statue while allowing its placement in the city centre.

The agreement also obliged the City to obtain permission from Meštrović’s legal heirs to create a second cast for the Institute’s park. That permission was never granted.

Meštrović’s clear stance on replicas

The Museums of Ivan Meštrović have stressed that the sculptor was firmly opposed to replicating or relocating his public monuments. They cite a 1958 letter in which Meštrović explicitly stated that a single bronze casting in a public location was sufficient and that he wished to avoid requests for replicas elsewhere.

He expressed the same view earlier regarding the Bošković statue, proposing the destruction of the plaster model after casting to ensure the work existed only as a single, permanent public monument. As a result, creating a replica of the Tesla statue is not considered an option, though a completely new monument could be.

New ideas for the city centre

Markita Franulić, director of the Nikola Tesla Technical Museum, believes that if the Meštrović statue is returned to IRB, Zagreb should launch a public urban and artistic competition to design a new Tesla monument for the current location.

She also noted the existence

(Continued on page 15)

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SLUŽBENA OBAVIJEST

PITTSBURGH, PA -

Hrvatska bratska zajednica u Americi obaviještava sve članove Hrvatske bratske zajednice u Americi („HBZ“) i goste-posjetitelje priredbi pod pokroviteljstvom HBZ da kod dolaska i nazočnosti na prostoru održavanja skupa može doći do snimanja fotografija, video ili drugih zapisa. Dolaženjem i ulaskom u prostorije priredbe posjetitelji dozvoljavaju da se izlažu javnosti ili snimanju (fotografija), pojave u tisku ili razmnožavanju materijala sa strane HBZ iz bilo kojeg razloga ili namjere, uključujući elektronsku, zvučnu ili video zabilješku i/ili uredničku uporabu kroz sve načine novinskog izvješća diljem svijeta bez ograničenja ili zabrane (dozvoljene upotrebe). Svi gosti oslobađaju HBZ, njene odbornike i zaposlenike od bilo koje odgovornosti proizišle iz uporabne dozvole uključujući, ali ne s ograničenjem, odgovornost o privatnosti, pravu o objavi, kleveti ili kršenja autorskih prava te se odriču prava na provjeru ili dozvolu: o bilo kojoj fotografiji, tekstu koji bi mogao biti u svezi sa fotografijom, ili, specifična uporaba ili uporabe te fotografije gdje su ukaže potreba. Sa posjetom priredbi, posjetitelji se odriču prava na bilo kakovu novčau nadoknadu za dozvoljena fotografiranja ili za fotografije. S ovim gosti-posjetitelji su upotpunosti upoznati i primaju na znanje odricanje od bilo kakove odgovornosti pri dolaska na skupove HBZ.

Svi slikovni prikazi ne mogu se upotrebljavati bez pisanog odobrenja Hrvatske bratske zajednice u Americi.

Piše: Edward W. Pazo/Nacionalni predsjednik (Nastavak sa 8. strane)

Međutim, jednako je važno i stalni i predvidljivi tok premije životnog osiguranja koji je osmišljen kako bi osiguravajućoj tvrtki pružio sredstva za ulaganje koja će se na kraju koristiti za isplatu naknada u slučaju smrti u određenom trenutku. Kroz prodaju životnog osiguranja, naša HBZ stječe tok prihoda koji se može pažljivo uložiti kako bi se zadovoljile očekivane potrebe financiranja izdanih certifikata. Iskoristit ćemo ovu priliku da istaknemo sljedećih dvanaest (12) američkih odsjeka koje su na ovaj način pridonijeli uspjehu naše Zajednice.

Odsjek 354 - Cokeburg, PA.....	\$83.430
Odsjek 13 - Steelton, PA	56.828
Odsjek 5 - Johnstown, PA	51.114
Odsjek 146 - Versailles, PA.....	50.870
Odsjek 248 - Clairton, PA.....	48.530
Odsjek 1 - Pittsburgh, PA.....	39.760
Odsjek 170 - Merrillville, IN	36.671
Odsjek 141 - E. Pgh, PA	36.211
Odsjek 72 - Uniontown, PA	32.591
Odsjek 32 - Chicago, IL	32.379
Odsjek 66 - Youngstown, OH	31.763
Odsjek 126 - Farrell, PA	31.726

Imamo još nekoliko odsjeka s vrlo aktivnim odsječnim tačnicima i članovima koji također doprinose našim ukupnim premijama životnog osiguranja, za što smo duboko zahvalni. Isto tako iskreno zahvaljujemo članovima svih ovih odsjeka i svim članovima HBZ-a općenito na povjerenju koje pokazuju našoj Zajednici redovitim godišnjim uplatama za svoje osiguranje. Molimo vas da se obratite sljedećem broju **Zajedničara** kako biste saznali više o novoj Članskoj kampanji

Prednosti HBZ-a

- HBZ daje kompletne portfelje s kvalitetom i dostupnošću da biste ostvarili svoje financijske ciljeve.
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- Pristojbe su pristupačne i daleko niže u usporedbi s komercijalnim poduzećima.
- Zarade se članovima vraćaju kroz dividende i kroz imovinu niza fraternalističkih programa.
- HBZ nema vlasnika burzovnih papira - u vlasništvu je i upravlja njima na korist svojih članova i njihovih obitelji.
- Članovi dobivaju usluge brzo i ljubazno, i to bez bilo kakvih naplata.

PROGRAMI CIJENE JEDNOPREMIJSKOG...

(Nastavak sa 9. strane)

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41	50.86	42.26	40.87	38.99	41	61.06	53.10	48.32	44.45
42	52.08	43.18	41.66	39.95	42	62.56	54.23	49.39	45.85
43	53.33	44.12	42.46	40.94	43	64.09	55.38	50.48	47.30
44	54.61	45.08	43.28	41.95	44	65.66	56.55	51.60	48.79
45	55.91	46.07	44.12	42.98	45	67.27	57.75	52.75	50.34
46	57.37	47.26	44.88	43.51	46	69.01	59.18	54.32	51.86
47	58.87	48.48	45.65	44.04	47	70.80	60.64	55.94	53.42
48	60.41	49.74	46.44	44.58	48	72.62	62.13	57.61	55.04
49	61.99	51.02	47.24	45.12	49	74.50	63.67	59.33	56.70
50	63.60	52.35	48.05	45.67	50	76.42	65.24	61.10	58.41
51	64.47	53.75	49.21	46.85	51	77.77	67.02	62.64	59.93
52	65.35	55.20	50.40	48.06	52	79.13	68.85	64.21	61.48
53	66.23	56.69	51.62	49.29	53	80.52	70.73	65.82	63.08
54	67.13	58.22	52.86	50.56	54	81.93	72.67	67.47	64.72
55	68.05	59.78	54.14	51.87	55	83.37	74.66	69.17	66.39
56	70.35	61.58	56.14	53.77	56	86.09	76.89	71.60	68.71
57	72.74	63.43	58.21	55.74	57	88.91	79.19	74.11	71.10
58	75.21	65.33	60.37	57.79	58	91.82	81.55	76.72	73.57
59	77.77	67.29	62.60	59.91	59	94.82	83.99	79.41	76.13
60	80.41	69.31	64.92	62.10	60	97.92	86.50	82.20	78.78
61	82.47	71.30	66.87	64.00	61	100.56	88.97	84.60	81.07
62	84.59	73.35	68.88	65.95	62	103.27	91.51	87.07	83.41
63	86.77	75.47	70.96	67.95	63	106.05	94.13	89.61	85.83
64	89.00	77.64	73.09	70.02	64	108.91	96.81	92.22	88.32
65	91.28	79.88	75.30	72.16	65	111.84	99.57	94.92	90.88
66	93.50	82.11	77.52	74.32	66	114.96	102.55	97.82	93.63
67	95.78	84.42	79.81	76.55	67	118.17	105.62	100.82	96.46
68	98.11	86.78	82.17	78.84	68	121.46	108.78	103.91	99.38
69	100.49	89.21	84.60	81.21	69	124.85	112.03	107.09	102.39
70	102.94	91.71	87.10	83.64	70	128.33	115.38	110.38	105.49

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Society Records...

(Continued from page 1)

offerings. Members may rest assured that the CFU will always strive to provide a fair and prudent return to our membership as we safeguard our members' assets in our investment portfolio.

Now that banks and other savings institutions have lowered their yields on Certificates of Deposit and Money Market accounts, we urge those members who have an upcoming maturity on their Certificate of Deposit to consider purchasing our presently offered CHOICE TWO Annuity or IRA contract. The Executive Board is pleased to report that the Finance Committee of the society has extended the availability of the 4.5% rate of return through April 30, 2026. We state for the record, once again, this is a great chance to "LOCK IN" the excellent rate of 4.5% for the next twenty-four months. In effect, our society is offering our

members a rate of return that is "HIGHER FOR LONGER" than what may be found at most major banking facilities and is on par with offerings of other fraternal benefit societies when all factors are considered including the financial strength of the underlying institution.

Life Insurance Issued Totals Nearly Five Million

In accord with our longstanding belief, we affirm that every individual and family should maintain adequate Life Insurance coverage as a bare minimum in order to cover immediate needs caused by the loss of a wage earner. In fact, life insurance protection in an amount that permits a family to carry on their standard of living is more appropriate, in the opinion of many professionals in this field. Our National Administration is a firm believer in the value of life insurance to safeguard a family's financial welfare should the primary wage earner die. Additionally, life in-

surance (especially Single Premium Ordinary Life) can prove to be a tremendous benefit when planning for generational wealth transfer. Purchasing a \$25,000 or \$50,000 SPOL policy now, when you are healthy, may prove to offer a substantial tax free benefit to your family members when they become the beneficiary of your life insurance policy.

In support of this belief, CFU offered specially declared fraternal dividend credits toward either the lump sum payment of a Single Premium plan or the first-year premium of the Ten Payment Life plan of insurance. These special offers contributed to the overall sales results of \$4,820,000 in life insurance coverage. The corresponding annualized premium of this life insurance is equal to \$209,000 which is on par with the previous year's total.

The fact that a large number of individuals and families are covered through life insurance offered through their employment is troubling. It would behoove everyone to review their work-provided life insurance coverage with their actual need. It is imperative that this exercise be done in order to adequately protect a family's financial well-being.

If it is found that additional life insurance is needed, then by all means we strongly encourage our present members and those who would become new members to consider our Life Insurance plans presently available. A simple call to the CFU Home Office in order to speak with our CFU Sales Coordinator, sister Cathy Brnich, will provide options on our Single Premium, Twenty Pay Life, Ten Pay Life and Twenty-Year Level Term plans of life insurance.

This is the very reason that the society is offering substantial dividend credits that may be used toward the purchase of our Single Premium Ordinary Life Plan of Insurance. Effective January 1 through March 31, 2026, members who are age forty (40) or younger are eligible for a Fraternal Dividend Credit in an amount equal to fifteen percent (15%) of the lump sum premium required for a Single Premium Ordinary Life (SPOL) insurance policy; and members who are forty-one (41) years of age or older are eligible for a Fraternal Dividend Credit equal to ten percent (10%) of the full premium required for a CFU issued SPOL certificate. In either case, the maximum fraternal dividend credit available to any member is equal to One Thousand Dollars (\$1,000), regardless of the percentage calculated.

Individuals should "PAY THEMSELVES FIRST" through the maintenance of adequate levels of life insurance and a regular savings program of contributing to either an Individual Retirement Account or Annuity of their choice. The old saying of "time flies by" is certainly true. Father Time waits for no one and if we are fortunate, we will have an opportunity to enjoy retirement at a level that ensures a standard of living to which we have become accustomed. Therefore, it cannot be overstated, start retirement savings early and protect your loved ones through solid life insurance coverage that will be with you throughout your lifetime.

We urge our members to contact CFU Sales Coordinator, Sister Cathy Brnich, at our office by phone at 412-843-0380 or by email: cbrnich@cfu.org and find out how easy it is to either increase your family's life insurance coverage or contribute to your retirement savings.

All CFU Members Must Be Made Aware of Privacy Act

The Gramm-Leach-Bliley Act, also known as the Privacy Act, was enacted by Congress on Nov. 13, 2000, with all states required to be in full compliance by July 1, 2001. State insurance regulatory authorities have been assigned responsibility for administration of the Act as it applies to insurance financial institutions, including the Croatian Fraternal Union of America. A significant feature of the Act is the inclusion of rules and requirements to protect an individual's non-public personal financial and medical information from distribution without the individual's consent.

Each financial institution must provide a privacy notice to all existing insureds. In compliance with this requirement, the CFU is sending this issue of the Zajedničar to all members which includes the following Privacy Act:

CROATIAN FRATERNAL UNION

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Protecting the privacy of your personal financial and medical information has always been and will continue to be a matter of top priority for us. When used in this notice, the following terms have the meaning shown.

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* **Non-Public Information** means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them, that is derived from any personally identifiable information that is not publicly available.

* **Consumer Reporting Agency** means an entity which regularly provides reports (Consumer Reports) including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's: business associates, family members, friends, neighbors, acquaintances or financial sources.

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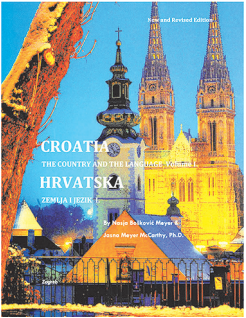
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Edward W. Pazo/National President

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The authors are a Mother & Daughter Team. Nasja Boskovic Meyer holds a B.A. in Foreign Languages and is a native of Split, Croatia. She has taught Croatian language and culture for over 35 years at colleges throughout St. Louis, Missouri. Her daughter and co-author, Jasna Meyer, Ph.D., is American born, educated in the U.S., as well as in Croatia. She is a college professor in St. Louis.

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Nasja Meyer/Lodge 50

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Nasja Meyer/Lodge 50

OFFICIAL NOTIFICATION PHOTOS

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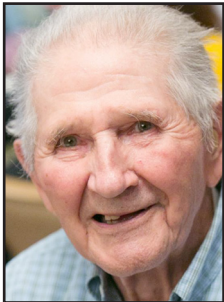
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OBITUARIES

Matt Repar



WEST BRANCH, MI - Matt Repar, a devoted family man and respected businessman, passed away peacefully on January 10, 2026 at his home in West Branch, MI, at the age of 96.

Matt was born on September 20, 1929, in Sveta Jana, Croatia. Matt's early years were spent in his homeland before he made the significant decision to move his family to the United States in 1958, embracing new opportunities and the promise of a brighter future. He graduated from a Jesuit high school in Zagreb, Croatia and also attended Rets Electronics School in Detroit, Michigan -- he was always learning something throughout his life.

He became a well-known figure in his community, owning and operating Northern Forest and Lumber Products, last located on South M-76 in West Branch. Matt dedicated himself to his work with remarkable passion and tenacity, continuing to contribute to the business until the age of 94. His work ethic and commitment to his craft made a lasting impact on those who worked alongside him.

Outside of his professional life, Matt had a vibrant personality and enjoyed engaging in discussions about Croatian and US politics. He sponsored a company softball team, even playing when necessary. He valued the connections he had with family, often cherishing photographs that captured the moments shared with his loved ones. This deep appreciation for family was evident in the love he had for them. Matt could talk to anyone about anything.

He is survived by his children: Mary Repar, Nick (Sharon) Repar, and Sandra Repar, as well as his grandchildren, Megan (Catie Hickey) Repar and Stephen (Gaby) Repar. The bond he shared with them and his great-grandchild, Penny Repar, brought immense joy to his life.

Matt was preceded in death by his beloved wife, Ivka (Široki) Repar; his son, Miljenko Repar; and his parents, Nikola and Barbara (Jagunić) Repar.

His legacy lives on through his devoted family, who will remember him as a loving father, grandfather, and great-grandfather, whose strength and dedication will continue to inspire them.

Matt was a longtime member of CFU Lodge 351 of Detroit.

A burial will be held at St. Joseph Catholic Cemetery in West Branch with a private family graveside service.

A memorial mass will be held at St. Joseph Catholic Church on May 30th, 2026. Fr. Al Pillarelli will officiate. There will be a celebration of Matt's life on May 30, 2026, at the Knights of Columbus Hall in West Branch, MI. All will be welcome to attend.

The Family of Matt Repar

Michael Svitesic



BLAIR, WI - Michael "Mike" Albert Svitesic, age 74, of Blair, Wisconsin, formerly of Worthington, Pennsylvania, passed away on November 12, 2025, in Eau Claire, Wisconsin.

Mike was born on November 9, 1951, in Pittsburgh, PA, to Albert and Dorothy (Bosnich) Svitesic.

After graduating from Fox Chapel High School, he pursued a career as a professional driver, both as an owner-operator and most recently for many years with Ashley Furniture.

On November 9, 1978, Mike married Joyce Costanzo in Evans City, Pennsylvania. He was a member of the Croatian Fraternal Union (Lodge 66) and the Free and Accepted Masonic Lodge of Butler, Pennsylvania.

Mike cherished his family and was a loving husband, father, and grandfather. He had a passion for Croatian and Serbian music and enjoyed attending music festivals celebrating his heritage. He also loved traveling and fulfilled a lifelong dream of visiting Croatia after his retirement, connecting with family and his historic roots.

He is survived by his beloved wife, Joyce; his son, Jonathan (Jennifer Hollenbeck); grandchildren, Julian and Camille; sister, Jeanne Svitesic Cecil; brother, John Svitesic (Pat Artuso); and numerous nieces and nephews. Michael was preceded in death by his parents, Albert and Dorothy Svitesic.

To honor Mike's memory, a celebration of life will be held in Pennsylvania at a date to be announced.

The Family of Michael Svitesic

Read the **ZAJEDNIČAR** for the latest on Croatian banquets, picnics, barbecues, lodge meetings, concerts and sporting events going on in your area.

Dr. Joseph Cindrich



MENLO PARK, CA - Dr. Joseph Cindrich, 90, of Menlo Park, died peacefully at the Veterans Administration Hospital in Palo Alto on October 24, 2025.

Joe, a proud Croatian American, co-founded the National Federation of Croatian Americans (NFCA) and served as its President for one term. Joe also spent over 25 years on the Executive Board of the Croatian Scholarship Fund (CSF), helping

more than 500 Croatian students earn university degrees. In 1996, President Bill Clinton and Vice President Al Gore honored Joe at the White House where he was recognized for his work both at the NFCACF and with the Croatian Scholarship Fund. In 2018, Joe received a Lifetime Achievement Award in New York City for his support of Croatia by the then President, Kolinda Grabar-Kitarovic and also, he received the NFCACF's first Legacy Award in 2023 for his long-time Croatian activism.

Joe was born in Republic, PA on September 11, 1935. His parents were both immigrants from Croatia and his father Anthony was a coal miner. Joe briefly worked in the mines. However, his passion for football and desire to further his education served to propel him to accomplish many great things during his career. Joe was an outstanding high school football player at Redstone High School and was recognized for his play with many honors, including All-Conference and All-State. After receiving multiple college scholarship offers to play football, Joe attended the University of Pittsburgh and later transferred to the University of Tennessee.

Following the death of his father, Joe joined the United States Marines in 1955 to help support his family and serve his country. Joe played football for the Marines until a knee injury sidelined him. He then served as a football coach and supply officer for the Marines on the islands of Japan and Okinawa. Following his military service, Joe completed his B.S. and M.S. degrees at Indiana University. Joe started his professional career as a faculty member at Western Illinois University, where he met his wife, Karen. He earned a doctorate in Public Health from the University of Maryland in 1975 before serving in several roles within the federal government in Washington, D.C.

Joe served nine years as Health and Safety Manager at the U.S. Department of Agriculture, where he improved safety standards for the meat, poultry, and grain industries. In 1987, he moved to the San Francisco Bay Area to become Regional Administrator at the National Highway Traffic Safety Administration, leading efforts to enact seatbelt, DUI, and motorcycle helmet laws. He retired in 1998 after 21 years of service in Federal government.

Joe chaired the Palo Alto Elks Lodge Board of Trustees for five years and was integral in developing a strategic plan to build a new facility. A celebration of life service will be held in Joe's honor at the Palo Alto Elks Lodge on Saturday, February 28th.

Joe was predeceased by his wife Karen (2015), his father and mother, Anthony (1954) and Agnes (1958); sisters Katherine Kasmarcak (2011), Anne Chromey (2000), and Mary Alice Lapsevich (2018); and brothers Mike Cindrich (2011), George Cindrich (2018), and Paul Cindrich (2022).

Joe and Karen were married for forty-four years until her death in 2015. Joe had a daughter from a previous marriage, Tanja Marie Hayes, who died in 2016 in Bloomington, Indiana. He is survived by two grandchildren, Santana Hayes and Jance Hunt, as well as numerous nieces and nephews.

I am also proud to share that Dr. Joseph Cindrich was a longtime friend of my dad, Joseph Rukavina, and they first met in the 1950s at a University of Minnesota and Indiana Hoosiers football game. Joe's love for Croatia and his unwavering commitment to the NFCACF and the CSF will remain his enduring legacy to our community, as will his soon to be announced, CFU Scholarship Fund in his name. May Joe rest in eternal peace.

Steve Rukavina/President
 NFCACF-Lodge 760

★ GUIDELINES ★ for Submission of Obituaries

The **Zajednicar** understands that the death of a loved one is a difficult time for family members. Obituaries are among the most important items we publish in the **Zajednicar** since we are respectful of all CFU members and are grateful for their contributions to our Fraternal Family.

In light of the increasing number of lengthy obituaries which have been submitted in recent years, we ask all members submitting obituaries to please limit an obituary to two typed pages, double spaced (approximately 250 words). Be sure to include all basic obituary information include the CFU lodge affiliation of the deceased. Please note that eulogies, in most instances, will not be published. A photo may accompany the obituary, provided the photo submitted is of printable quality. Obituaries are published in the order they are received. We request that obituaries be submitted in typewritten copy by mail or by e-mail: editor@cfu.org. We reserve the right to edit information provided in all obituaries in order to maintain the style adopted for the obituary pages.

Thank you for your cooperation! —**Editors**

Mate Meštrović has passed away



ZAGREB - He is also known to the general public as the son of Ivan Meštrović. From 1980 to 1982, he was the Head of Foreign Affairs, and from 1982 to 1991, he was the President of the Executive Committee of the Croatian National Council.

At the age of 96, after a short illness, the well-known diplomat, historian and journalist, also widely known as the son of

Ivan Meštrović, Mate Meštrović, passed away.

Prime Minister Andrej Plenković sent following condolences:

"I received with sadness the news of the death of Mate Meštrović, a prominent journalist, historian, and politician, the son of the great Croatian sculptor Ivan Meštrović, who dedicated a significant part of his professional and personal life to presenting Croatian history, political aspirations, and identity to the international public.

As a journalist and public intellectual, he wrote for American and British publications as well as the Croatian émigré press, appeared in international media, and gave numerous interviews to foreign audiences, especially during periods when the Croatian voice was difficult to hear.

He deepened his contribution through scientific and journalistic work, as the author of books and numerous articles and as the editor of the English edition of Dr. Franjo Tuđman's book, **The National Question in Contemporary Europe**, contributing to a better understanding of Croatian historical and political realities in an international context. As a historian and professor of contemporary European history at an American university, he conveyed knowledge to students and, through participation in seminars and public lectures, contributed to the understanding of European and Yugoslav processes from a perspective important for Croatia. After the establishment of the independent Croatian state, he returned to his homeland and, as a representative in the County Chamber of the Croatian Parliament and as the ambassador of the Republic of Croatia to Bulgaria, he put his experience at the service of Croatian institutions and foreign policy.

Mate Meštrović will be remembered as one of those who kept Croatian political thought alive and recognizable in exile, making an exceptional contribution to the activities of the Croatian political emigration and later putting that experience at the service of the independent Croatian state. On behalf of the Government of the Republic of Croatia and personally, I extend my sincere condolences and deepest respects to the family, friends, and colleagues of Mr. Mate Meštrović."

Meštrović was born in Zagreb in 1930. He completed elementary school in Zagreb and continued his education abroad. From 1942, they first lived in Rome, then in Switzerland, and finally in the USA from 1947. In 1951, he graduated, and in 1952 he earned his master's degree at Syracuse University in the USA.

During the Korean War, he served in the American army as a lieutenant. After returning from the war and leaving the military, he earned his doctorate in 1957 at Columbia University in New York. After that, he worked as a journalist for ten years, and from 1967 to 1991, he taught modern European history at Fairleigh Dickinson University in New Jersey.

Among other works, he published following: In the Struggle for Croatia: Collected Articles (1980-1986) (1986), In the Whirlwind of Croatian Politics: A Narrative to Peri Zlatar (2003), and others.

From 1980 to 1982, he was Head of Foreign Affairs, and from 1982 to 1991, he served as President of the Executive Committee of the Croatian National Council (HNV), the umbrella political organization of the Croatian political diaspora. At the beginning of 1990, he returned to his homeland, and in 1993, he was elected as a representative in the County Chamber of the Croatian Parliament. After his term as a representative ended, he was appointed Ambassador of the Republic of Croatia to Bulgaria, a position he held from 1997 to 2000.

He is survived by his wife Rumi Meštrović and son Simon Meštrović. Burial was private.

HINA

Four Counties... *(Continued from page 1)*

meeting and hope that our Lodges will encourage their members to take an active role in our United Lodges.

We want to also thank all of our CFU members and friends who attended our Fraternalist of the Year and 50-Year Member celebration which was held on Sunday, November 2, 2025 at the Croatian Home of Lodge 354 in Cokeburg, PA. We honored a hard-working group of fraternalists hailing from Lodge 354 and recognized the 2025 50-year members from throughout the United Lodges. A lovely meal was served and entertainment was by Orkestar Radost. It was a fitting and memorable event.

We again congratulate honorees Marylou Pohlot, Dave Jones, Dan Flint, Marko Kochis and Derek Hohn.

We look forward to seeing many of our Lodge representatives at the Annual Conference and remind you to tune in to our weekly "Croatian Hour" radio program every Sunday on WEDO 810 AM from 11am - 12:30 pm, which our United Lodges support.

Svi nam dobro došli!

Bernadette M. Luketich-Sikaras President



Lasagna Rolls

Cheese Filling:

- 1 lb. ricotta cheese
- 1 cup mozzarella cheese, shredded
- 1/4 cup Parmesan or Romano cheese
- 2 tsp. chopped parsley
- salt and pepper to taste
- 2 eggs

Mix all of the ingredients except for the eggs. Add one egg and mix well. Mixture should be firm. If cheese seems too dry, add part of the other egg or entire egg. Mixture should not be loose. Cover and refrigerate.

HINT: Cheese filling can be made a day ahead of assembly.

Meat Filling:

- 1 lb. Italian sausage, remove casings
- 1/2 lb. ground chuck
- 1 small onion, finely chopped
- 2 large cloves garlic, chopped
- Sprinkles of basil
- Salt and pepper to taste
- 2 Tbsp. olive oil
- Tomato pasta sauce

Sauté onions and garlic in oil for 2 minutes. Add meat and brown until meat shows no pink areas. Break up meat while simmering. Remove excess grease from pan. Add enough pasta sauce to meat mixture until well coated, but not saturated, (about 3/4 cup sauce). Blend well. Let cool a few minutes before assembling.

Boil the noodles according to box directions less one minute. Add 1 tsp. oil to salted water. Drain and rinse with cold water. Place a towel on counter and lay noodles on towel to cool. Cover with saran to keep from drying out.

HINT: cook the noodles while preparing the sausage filling.

To Assemble:

On each noodle, spoon 3 Tbsp. of meat and 2 Tbsp. of cheese. Start and end with the meat. Dot each meat mound with 1 tsp. sauce. Pour a little sauce on bottom of baking dish. Gently roll each noodle and place on top of the sauce seam side down. Be sure there is a little space between each roll for easy removal. Pour enough sauce over each roll to coat evenly.

Place dish on baking sheet and bake uncovered at 350 degree for 35 minutes. Add shredded mozzarella and parmesan cheese over rolls and bake an additional 10 minutes. Amount of cheese used depends on your taste. If cheese starts to brown, cover lightly with foil.

Bake at 350 degrees for 40 to 45 minutes. Cover and let rest in dish a few minutes before serving.

Make Ahead Directions:

Prepare as directed above. Cover with saran and refrigerate for up to 24 hours.

Remove from refrigerator and bake covered in 375 degree oven for 40 minutes. Uncover and bake 15 minutes more. Add the cheese topping and bake another 5 minutes or so until cheese melts. Adjust the baking time as you see fit. Cover and let rest a few minutes before serving.

Dubrovnik Minestrone (Dubrovacka minestra)

The Croatian minestrone soups have obvious Italian influences. This isn't surprising since Dubrovnik and other Croatian cities sometimes fell under Italian rule throughout their long histories. Serves 6.

- 1/4 lb. dried mutton
- 1/2 lb. smoked pork
- 3 medium potatoes, peeled and diced
- 1/4 lb. brussel sprouts
- 2 small zucchini, diced
- 1 c. French green beans, trimmed
- 1 to 2 links smoked and dried pork sausage, sliced
- 2 Tbsp. olive oil
- 1/4 c. finely diced, smoked bacon
- 3 Tbsp. chopped parsley
- 2 to 3 cloves garlic, minced

In a large stock pot, cover the mutton and smoked pork with water. Bring to a boil over medium heat and then remove the meat and set aside. Discard the water. Add fresh cold water (this step takes excess saltiness or smokiness out of the soup), and the potatoes, brussel sprouts, zucchini and beans. When the vegetables are about half done, add the sausage.

In a small bowl mix together the olive oil, bacon, parsley and garlic. Add to the soup stirring thoroughly. Next, cut the meat into small pieces and return to soup. Simmer until all ingredients are tender and done.

*Time-saver: Use canned or frozen French green beans in order to avoid having to clean and trim them.

*Heart-healthy: Use lean cuts of meat and lean sausages. Use only one sausage and reduce the meat by half.

All Recipes from the Cooking Corner Archives

Attention All Cooking Corner Contributors:

All submissions for the **Zajednicar Cooking Corner** are greatly appreciated. However, since we do not operate a test kitchen to validate all recipes received, we kindly ask everyone to please review each recipe submitted to ensure its accuracy. We realize many “Z” readers enjoy trying the recipes and recognize the fact that cooking and baking involves considerable time, effort, and expense. Missing ingredients and incomplete details result in disappointing finished products. We appreciate your accuracy because we want all of our **Cooking Corner** readers to be happy cooks and satisfied bakers!

—Editors

RECIPES WANTED!

If you have a Croatian or American culinary specialty of which you're quite proud, please submit it to the “Z” by addressing it to **Zajedničar** at 100 Delaney Dr., Pittsburgh, PA 15235, faxing to 412-823-1594 or e-mailing editor@cfu.org.



Croatian Radio Programs

♦ **MCKEESPORT, PA** – The Voice of the CFU sponsored by the United CFU Lodges of Western, PA, Saturday at 3 p.m. to 4 p.m. on WEDO 810 AM and 93.3 FM. Bernice Yanzetich – Program Director/Announcer.

♦ **PITTSBURGH, PA** - Croatian Program, sponsored by the United CFU Lodges of Four Counties, heard every Sunday from 11 a.m. to 12:30 p.m. on WEDO 810 AM and 93.3 FM.

Please like and follow our new Facebook page by searching CFU 4 County Lodges of Western PA on Facebook. Ivan Begg – Program Director/Announcer.

♦ **YOUNGSTOWN, OH** – Voice of the CFU Radio Program, sponsored by the Greater Mahoning and Shenango Valley CFU Lodges, every Sunday at 10 a.m. over WRQX 600 AM. Timothy Komara – Program Director/ Announcer.

♦ **FAIRBANKS, AK** - All Slavs Considered Radio Program is on KSUA 91.5 FM in Fairbanks, every Wednesday from 4 p.m. to 6 p.m. Kelsey Aho – Program Director/Announcer.

♦ **MILWAUKEE, WI** - American-Croatian Radio Club, broadcast and streamed on the internet every Saturday from 5 p.m. to 7 p.m. Central Time on WJYI Joy 1340 AM. Program Announcers are Karlo Milling and Sanja Jankovic.

♦ **SEATTLE, WA** – Balkan Radio Program - every Saturday from 2 to 4 p.m. PST on KBCS 91.3 FM and KBCS.FM. Hosts are Vincent and Dominic Jovanovich, Here is the link to the program - <https://www.kbcs.fm/programs/balkana/>

♦ **TORONTO, ON** – Radio Program Hrvatsko Srce, Saturdays from 9 a.m. to 10 a.m. on 530 AM. Vlado Miljan – Program Director/Announcer.

♦ **CALGARY, ALBERTA** – Croatian Program, CJSW-FM on Sundays from 9 a.m. to 10 a.m. with host Josip Skrtic.

If you know of any other Croatian radio programs, please let us know so they can be added to this list of programs. Send your information to editor@cfu.org.

Editors

CFU Life Insurance Protects Your Financial Future

All CFU members should now take the opportunity to examine their life insurance coverage to ensure that they maintain adequate life insurance protection.

Often our life insurance needs change over the years due to major life events—a marriage, a first home purchase, the arrival of children, a change in jobs—these are the most common and determine if our coverage is sufficient to meet the expected need.

We urge you to contact, CFU Sales Coordinator Cathy Brnich or any lodge officer today to see how affordable additional life insurance coverage can be for you and your family members. **Don't delay. Act today!**

Edward W. Pazo
National President

CULINARY DELIGHTS • SPECIAL DINNERS • BAKE SALES
LUNCHEONS • FUNDRAISERS • BREAKFAST MEETINGS
BREAKFAST MEETINGS • LUNCHEONS
BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS
LUNCHEONS • FUNDRAISERS • BREAKFAST MEETINGS
BREAKFAST MEETINGS • LUNCHEONS

BAKE SALES • SPECIAL DINNERS • CULINARY DELIGHTS

Mukwonago Lodge 993 Plans Soup-tacular Meeting

MUKWONAGO, WI - John Movrich Lodge 993 will hold its next meeting on Saturday, February 21st, at the Wendlandt home. We will have our popular "Soup-tacular" meal at 5:30 p.m., with the meeting right after that. Everyone should bring a pot of soup. The lodge will provide bread, dessert and beverages.

At our January yearly meeting, we held an election of officers. David Boeck, president; Laura Ellis, vice president; David Krejcarek, treasurer; Molly Krejcarek, recording secretary; Carol Movrich Gedde, secretary; Destiny Froelich, social director and event coordinator; Dustin Froelich, sergeant at arms; Bob Movrich, sports director; and Cindy Wendlandt, nest manager. We also had an amazing feast. Thanks to Chef Larry who prepared the prime rib to perfection and to all the others that brought food to pass.

We want to thank those who donated to our President's Go Fund me page after the loss of his home to fire. He is in the process of getting a company to take away the burnt mess that was his trailer home, and looking at new trailers to buy. He is grateful for being alive and so thankful for all those that have sent money and love his way!

We started planning for our 66th Annual Mukwonago Croatian Day Fest. Mark your "new" calendars for July 11th and plan to be there!

P.S. Visit our facebook page: CFU Lodge 993 to see pictures and stories about all of our officers.

Carol Movrich Gedde/Secretary

SPOTLIGHT 10 PAY LIFE PLAN...

(Continued from page 3)

FEMALE NON-TOBACCO					FEMALE TOBACCO				
46	57.37	47.26	44.88	43.51	46	69.01	59.18	54.32	51.86
47	58.87	48.48	45.65	44.04	47	70.80	60.64	55.94	53.42
48	60.41	49.74	46.44	44.58	48	72.62	62.13	57.61	55.04
49	61.99	51.02	47.24	45.12	49	74.50	63.67	59.33	56.70
50	63.60	52.35	48.05	45.67	50	76.42	65.24	61.10	58.41
51	64.47	53.75	49.21	46.85	51	77.77	67.02	62.64	59.93
52	65.35	55.20	50.40	48.06	52	79.13	68.85	64.21	61.48
53	66.23	56.69	51.62	49.29	53	80.52	70.73	65.82	63.08
54	67.13	58.22	52.86	50.56	54	81.93	72.67	67.47	64.72
55	68.05	59.78	54.14	51.87	55	83.37	74.66	69.17	66.39
56	70.35	61.58	56.14	53.77	56	86.09	76.89	71.60	68.71
57	72.74	63.43	58.21	55.74	57	88.91	79.19	74.11	71.10
58	75.21	65.33	60.37	57.79	58	91.82	81.55	76.72	73.57
59	77.77	67.29	62.60	59.91	59	94.82	83.99	79.41	76.13
60	80.41	69.31	64.92	62.10	60	97.92	86.50	82.20	78.78
61	82.47	71.30	66.87	64.00	61	100.56	88.97	84.60	81.07
62	84.59	73.35	68.88	65.95	62	103.27	91.51	87.07	83.41
63	86.77	75.47	70.96	67.95	63	106.05	94.13	89.61	85.83
64	89.00	77.64	73.09	70.02	64	108.91	96.81	92.22	88.32
65	91.28	79.88	75.30	72.16	65	111.84	99.57	94.92	90.88
66	93.50	82.11	77.52	74.32	66	114.96	102.55	97.82	93.63
67	95.78	84.42	79.81	76.55	67	118.17	105.62	100.82	96.46
68	98.11	86.78	82.17	78.84	68	121.46	108.78	103.91	99.38
69	100.49	89.21	84.60	81.21	69	124.85	112.03	107.09	102.39
70	102.94	91.71	87.10	83.64	70	128.33	115.38	110.38	105.49

This is a great opportunity to protect yourself or your family members. With this special offer, premiums are very affordable and payable in the short term of 10 years. If you are a current CFU member, take the opportunity and purchase an additional amount of life insurance.



Life Happens in a heartbeat.

In one moment, one Heartbeat—your life changes.

You start a family...and learn what it really means to love. But, have you considered what would happen if you were no longer there to take care of your loved ones?

While nothing can replace you, having life insurance means that if something happened to you, your loved ones would be OK financially. Life insurance is a gift of love.

Learn more at www.cfu.org.

By Edward W. Pazo/National President
 (Continued from page 2)

However, equally important is the constant and predictable flow of life insurance premium which is designed to provide an insurance company with dollars for investment purposes that will ultimately be used to pay death benefits in some point in time. Through the sale of life insurance, our society obtains a stream of income which may be invested prudently to meet the expected funding requirements of the certificates issued. We take this opportunity to highlight the following twelve (12) US Lodges who have contributed to the success of our society in this manner.

Lodges with at least \$31K or more in Annual Premium

Lodge 354 - Cokeburg, PA.....	\$ 83,430
Lodge 13 - Steelton, PA	56,828
Lodge 5 - Johnstown, PA	51,114
Lodge 146 - Versailles, PA.....	50,870
Lodge 248 - Clairton, PA.....	48,530
Lodge 1 - Pittsburgh, PA.....	39,760
Lodge 170 - Merrillville, IN	36,671
Lodge 141 - E. Pgh, PA	36,211
Lodge 72 - Uniontown, PA	32,591
Lodge 32 - Chicago, IL.....	32,379
Lodge 66 - Youngstown, OH	31,763
Lodge 126 - Farrell, PA.....	31,726

There are a number of additional lodges with very active lodge secretaries and members who also contribute to our Life Insurance premium totals for which we are deeply grateful as well. We extend our sincere appreciation to the members of each of these respective lodges and to all CFU members for the confidence that they show in our society by making their regular annual payments to our society for their insurance protection. We ask that you refer to the next issue of **Zajedničar** to learn more about the new membership campaign planned for this coming year.

“Kapa vam dolje”, sisters and brothers!

Nikola Tesla....(Continued from page 11)

of a lesser-known statue of Tesla by sculptor Velibor Mačukatin, created in 1954, which once stood at the Radio Industry Zagreb factory. Its current whereabouts are unclear, but it could represent a more proportionate option for the site. The Lower Town District Council has expressed openness to such an approach. Its president, Marija Krnić, emphasised the need for public consultation and professional input, rather than ad hoc decisions. She described the original placement of the Meštrović statue in Teslina Street as an example of poor public space management. Both IRB and the Museums of Ivan Meštrović argue that returning the statue would not remove it from public life, but

rather restore it to its original conceptual and architectural context. They maintain that the current location fails to meet the sculpture’s spatial and artistic requirements and undermines its intended relationship with the Bošković monument. For Mihajlović, the key issue remains public interest. She argues that citizens have the right to accessible cultural heritage and public spaces that reflect shared values such as knowledge, creativity, humanism and peace. As Zagreb awaits a final decision, the debate highlights a broader challenge: how to balance artistic integrity, historical context and public visibility when managing cultural heritage in a modern European capital.

by croatiaweek

Save the Date:
 Croatian
 Heritage Night
 at PNC Park -
 May 30

PITTSBURGH, PA - Mark your calendars for one of the most anticipated community events of the year—Croatian Heritage Night at PNC Park on Friday, May 30, when the Pittsburgh Pirates take on the Minnesota Twins.

This year’s celebration promises to be bigger and better than ever. We are excited to once again have the opportunity to **sing the National Anthem**, making this a truly special night of pride and tradition for our Croatian community.

Fans who purchase tickets through our **official Croatian Heritage Night booking link** will receive an **incredible exclusive giveaway**—and this year, it’s not a hat.

In addition, several **new in-game features and special activities** are planned, including first-time experiences that will make this year’s event truly unique.

While the official booking link has not yet been released by the Pirates, it will be shared as soon as it becomes available. The link will be published in the **Zajedničar**, as well as on our **social media platforms and website**.

For now, we encourage everyone to save the date and plan to join us for a night of baseball, culture and Croatian pride at one of Pittsburgh’s premier venues. We look forward to seeing everyone at PNC Park on May 30!

Derek Hohn
 Fraternal Programs
 Director



Canonsburg Lodge 567
 Celebrates 100 Years

CANONSBURG, PA - The officers and members of Lodge 567 Canonsburg, PA were so proud to have the opportunity to celebrate the 100th Anniversary of the Lodge in 2025, which we considered to be quite an achievement. Catherine Obenour put much personal thought in planning and, along with the officers and members of the Lodge, much energy into executing our plans for the celebration to be held on September 20, 2025.

The celebration itself was held on a beautiful Saturday afternoon at the Cecil Township Community Center, all free of charge to members of the lodge and family and friends. A generous buffet was served, along with desserts.

Despite the beautiful weather outside and the many activities of our lodge members and friends at that time of the year, the turnout was pleasantly surprising. Throughout the afternoon, the attendees shared conversations with some old friends, as well as making some new friends.

Everyone enjoyed viewing the historical archived photos and written articles which were on display by the lodge. Throughout the event, music was provided by Radost, which also generated dancing and the learning /sharing of kolos and polkas.

CFU National President Edward Pazo addressed the group on behalf of the National Office, along with Catherine Obenour, Financial Secretary of the Lodge, Mark Brigich, President of the Lodge and Karen Brigich Randall, Recording Secretary of the Lodge.

We took the opportunity to introduce and honor the 50-year lodge members. The event drew many members with 50 years of membership or greater, as well as the next generation(s). Not only did it give us the opportunity to honor the history of our lodge, but as importantly, to generate enthusiasm about the continuation of that legacy through fraternalism.

Karen Brigich Randall/Recording Secretary

Croatia PM Responds to Trump’s
 “Board of Peace” Invitation



Prime Minister
 Andrej Plenković
 (Photo: Vlada Republike Hrvatske)

Croatian Prime Minister Andrej Plenković has responded to an invitation from United States President Donald Trump for Croatia to join a newly announced international initiative known as the “Board of Peace”, stressing that the government values the proposal but is currently reviewing its legal and political implications. President Trump unveiled the initiative today during the World Economic Forum in Davos, Switzerland, describing it as a body aimed

at rebuilding Gaza and addressing major global conflicts. Trump stated that the board should work alongside the United Nations, despite reiterating his criticism of the organisation. In a statement published on social media platform X, Prime Minister Plenković said Croatia highly appreciates the invitation, but underlined that a thorough assessment is underway. “I highly appreciate the invitation extended by @POTUS to join the Board of Peace. Supporting and advancing the historic peace process in the Middle East remains one of the most important and noble objectives we share with the United States and the broader international community.

In this spirit, the Croatian Government is currently assessing the legal and other aspects of the proposal and will constructively engage with our U.S. and European partners going forward. We will continue to strongly advocate for preserving and strengthening the transatlantic relationship and for advancing the cause of peace in the Middle East and beyond,” Plenković said. Plenković’s response drew praise from US Ambassador to Croatia Nicole McGraw, who publicly thanked the Prime Minister for Croatia’s support for peace and its role as a dependable American ally. “Thank you, Prime Minister @AndrejPlenkovic, for supporting peace, for standing as a steadfast ally, and for your continued leadership in strengthening the partnership between the United States and Croatia,” McGraw stated on X.

by croatiaweek



MIKE DRAGOVICH, CFU Lodge 217 President, and Karen Leitner



SANTA SINGING with the Band

CFU LODGE 217 AND NEST 98 started the Christmas season by holding their annual Christmas Party on November 30. It was well attended by our members in spite of the cold weather. A delicious lunch was served. Santa arrived bringing gifts for the children. Music was provided by our very own Plavi Dunav Tamburitzaans.

Amy Dragovich
 Nest 98 Manager



Make Your IRA Contribution Today

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money. Consider making your 2026 IRA contribution as early as possible.

IRA CONTRIBUTION LIMITS

Tax Year	Under Age 50	Age 50 or Older
2025	\$7,000	\$8,000
2026	\$7,500	\$8,600

Note: You may not contribute more than your taxable compensation for the year.

Bernadette M. Luketich-Sikaras
National Secretary/Treasurer

IRA CONTRIBUTION COUPON

If you wish to make a deposit into an existing account with the Croatian Fraternal Union, simply complete this coupon and return it to our Home Office.

Name _____

Certificate No. _____

Deposit Amount _____

☐ Traditional IRA for Year 2026 _____

☐ Roth IRA for Year 2026 _____

Consular Days in Pittsburgh and Cleveland

WASHINGTON, DC - The Embassy of the Republic of Croatia in Washington, DC will hold Consular Days in **Pittsburgh, PA** in 2026 at the premises of the Croatian Fraternal Union, 100 Delaney Drive, Pittsburgh, PA 15235 from 10 a.m. to 4 p.m., **(by appointment only)** on the following dates: **February 5; March 12; April 9; May 14; and June 11.**

The Embassy of the Republic of Croatia in Washington, DC will hold consular days in Eastlake, OH at the premises of the American-Croatian Lodge Cardinal Stepinac, 34900 Lakeshore Blvd, Eastlake, OH 44095 from 9 a.m. to 4 p.m., **(by appointment only)** on the following dates: **February 6; March 13; April 10; May 15; and June 12.**

IMPORTANT NOTICE:
Appointments can be scheduled via e-mail: crocons.washington@mvep.hr or by phone: +1 202-588-5899 ext. 2. Please include the type of a request and your contact details.

Mihovil Pazin
Embassy of Croatia
Washington, DC



Croatian Fraternal Union's Spirit of Christmas

MILWAUKEE, WI – The following donations were made in memory of Loretta Lucas:

- Paul Lucas – 800.00
- CFU Lodge 993 “John Movrich” – 100.00
- Jack and Collette Hoffarth – 100.00
- Trevor and Nancy Hall – 50.00
- Rudolph Pesut – 50.00
- Katherine and Ivan Kuchan – 100.00
- Anna and Russel Werner – 200.00
- Nada Beshensky – 100.00
- Katherine Baraga – 50.00
- David and Jody Rymaszewski – 50.00
- Kenneth and Joyce Werner – 50.00
- Adam DeCock – 25.00
- Hugh and Carol Gedde – 25.00
- American Croatian Radio Club – 100.00
- Thomas and Pamela Krenz – 100.00
- Eric and Kristin Aasen – 50.00
- Steve Varga – 50.00
- Larry and Anne Pleva – 25.00
- Patricia Wiseman – 25.00
- Chris and Cynthia Wendlandt – 25.00
- Bernadette Luketich Sikaras and family – 25.00
- Ronald Ples – 30.00
- Jay and Donna Fallon – 100.00
- Richard and Denise DeCock – 100.00

Total Collected \$2,330.00

Towards the Jennifer Lucas Family Scholarship Fund

COKEBURG, PA – “St. George” Lodge 354, in memory of

deceased members of the lodge..... 250.00

Towards the Martha and Bernard M. Luketich Scholarship Fund

PLAINFIELD, IL – Elaine Smitko, in loving memory of

Robert Pavich 50.00

Towards the “Sloboda” Lodge 32 Frank M. Jerbich Scholarship Fund

BRADENTON, FL – Jane Pavich, in memory of

Robert Pavich 50.00

Towards the “Sloboda” Lodge 32 Frank M. Jerbich Scholarship Fund

ALQUIPPA, PA – Ansambl Sveti Nikola, in memory of

Frank J. Bedekovich 200.00

HOUSTON, PA – McMillen Welding, in memory of

Marko Brigich 250.00

Towards the Brigich Family Scholarship Fund

ALQUIPPA, PA – “Alcro” Lodge 720 and Nest 576..... 100.00

CHICAGO, IL – Tom and Arlene Boudos, in loving memory of Robert (Bob) Pavich..... 50.00

Towards the “Sloboda” Lodge 32 Frank M. Jerbich Scholarship Fund

TOTAL THIS REPORT **\$3,280.00**

TOTAL SPRIT OF CHRISTMAS..... **\$14,860.00**

TOTAL COLLECTED..... **\$44,101.79**

CORRECTION FROM DEC 31:

BEAVER, PA – Elizabeth Gentile, Alyssa Michael

and Vincent Michael, in memory of Frank Bedekovich,

Director, Sveti Nikola Ansambl of Aliquippa, PA 100.00

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Guaranteed Initial 2 Year Term
- ✓ 30 Day Window for
Penalty-free Withdrawals
Beginning at Second Anniversary
of Contract
- ✓ Minimum Deposit \$3,000
Available as non-qualified Annuity:
Traditional or Roth IRA

9 Year

Surrender Charge Contract

4.0%

- ✓ Current Interest Rate
- ✓ Minimum Deposit \$3,000
Available as non-qualified Annuity:
Traditional or Roth IRA

5 Year

Surrender Charge Contract

3.25%

- ✓ Current Interest Rate
- ✓ Minimum Deposit \$3,000
Available as non-qualified Annuity:
Traditional or Roth IRA

*Guaranteed Minimum Interest Rate - 3.00% • Effective January 1, 2024

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📍 100 Delaney Dr., Pgh., PA 15235

🌐 www.cfu.org

DONATION

CFU SCHOLARSHIP FUND

Yes! I want to CONTRIBUTE \$_____ to the CFU Scholarship Fund in order to aid CFU students seeking a higher education. Please include the following message or memorial with my contribution.

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____



Make all checks payable to CFU Scholarship Foundation and mail to:
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235